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# COMMONWEALTH OF VIRGINIA

## 2023 Funding Manual for the Resilient Virginia Revolving Fund

*2023 Funding Round  
Applications Due: 11:59 p.m.,  
December 12, 2023*

Developed by the Department of Conservation and Recreation in  
cooperation with the Virginia Resources Authority



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# Part I: Introduction and Overview

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## A. Purpose of this Manual

The purpose of this manual is to provide guidance regarding the policies, criteria, conditions, and procedures for determining project eligibility and awarding grants and loans from the Resilient Virginia Revolving Fund (RVRF).

The RVRF was established in 2022 by the General Assembly of Virginia: §§ 62.1-199 and 62.1-203 of the Code of Virginia were amended and reenacted and Chapter 6 of Title 10.1 10.1-603.28 through 10.1-603.40 of the Code of Virginia was amended.

The RVRF is authorized to provide funding for the following:

- (i) home upgrades for resilience purposes, home buyouts necessary for the construction of mitigation or resilience projects, relocations, and buyout assistance for homes, all including multifamily units;
- (ii) gap funding related to buyouts in order to move residents out of floodplain hazard areas and restore or enhance the natural flood mitigation capacity of functioning floodplains;
- (iii) assistance to low-income and moderate-income homeowners to help lower flood risk through structural and nonstructural mitigation projects, or other means; (iv) loans and grants to persons for hazard mitigation and infrastructure improvement projects for resilience purposes;
- (v) projects identified in the Virginia Flood Protection Master Plan or the Virginia Coastal Resilience Master Plan; and
- (vi) to a local government that has developed a funding program to provide low-interest loans or grants to any persons of the Commonwealth eligible for projects for resilience purposes.

While the RVRF is authorized to fund a wide range of activities, this round focuses on providing support for local match for federal grants and support for property-scale projects. In this way, it is designed to complement the Community Flood Preparedness Fund (CFPF), which focuses on planning, local capacity building, studies, and larger community-scale infrastructure-oriented projects. For additional information on the CFPF, please refer to its grant manual.

The manual describes four categories that are eligible to receive funds in this round. The four categories are: Federal Flood Mitigation Grant Match, Loans for the Hazard Mitigation of Buildings, grants to develop Local Flood Resilience Funding Programs, and loans to capitalize Local Flood Resilience Funding Programs.

## **B. Commonwealth Resilience Planning Principles**

Regardless of region, the Resilient Virginia Revolving Fund will be guided by the following principles detailed in the Coastal Resilience Master Planning Framework:

1. Acknowledge the consequences of climate change, and base decision making on the best available science.
2. Identify and address socioeconomic inequities and work to enhance equity through adaptation and protection efforts for low-income and underserved communities.
3. Utilize community and regional scale planning to the maximum extent possible, seeking region-specific approaches tailored to the needs of individual communities.
4. Understand fiscal realities and focus on the most cost-effective solutions for the protection and adaptation of our communities, businesses, and public infrastructure. The solutions will, to the extent possible, prioritize effective natural solutions.
5. Recognize the importance of protecting and enhancing nature-based solutions in all regions, natural coastal barriers, and fish and wildlife habitat by prioritizing nature-based solutions.

Additionally, the Chief Resilience Officer has identified the following principles to guide the Commonwealth's approach to flood resilience:

1. We are committed to addressing challenges relating to flooding and resiliency.
2. We must address these challenges with programs that work for all impacted parts of Virginia.
3. The programs we implement must work together as parts of comprehensive, cohesive plans.
4. These programs and plans must be developed and implemented with transparency and input from the public.

## **C. Definitions**

Some of the terms used in this manual and in 10.1-603.28 et seq. of the *Code of Virginia* have specific meanings that may vary from other contexts. For the purposes of this manual and the Fund:

"Authority" means the Virginia Resources Authority created in Chapter 21 (§ 62.1-197 et seq.) of Title 62.1.

"Building" means any structure utilized or intended for supporting or sheltering any occupancy.

"Cost," as applied to any project financed under the provisions of this article, means the total of all costs incurred as reasonable and necessary for carrying out all works and undertakings necessary or incident to the accomplishment of any project. "Cost" includes, without limitation, all necessary developmental, planning, and feasibility studies, surveys, plans and specifications, architectural, engineering, financial, legal, or other special services, the cost of acquisition of land and any buildings and improvements thereon, including the discharge of any obligations of the sellers of such land, buildings, or improvements, site preparation and development, including demolition or removal of existing structures, construction and reconstruction, labor, materials, machinery and equipment, the reasonable costs of financing incurred in the course of the development of the project, carrying charges incurred before placing the project in service, interest on funds borrowed to finance the project to a date subsequent to the estimated date the project is to be placed in service, necessary expenses incurred in connection with placing the project in service, the funding of accounts and reserves that the Authority may require, and the cost of other items that the Authority determines to be reasonable and necessary. "Cost" does not include costs related to existing staff.

"Department" means the Department of Conservation and Recreation.

"Flood prevention or protection benefits" means the physical benefits provided by a project to reduce flood risk to structures, neighborhoods, and critical infrastructure.

"Fund" means the Resilient Virginia Revolving Fund.

"Local government" means any county, city, town, municipal corporation, authority, district, commission, or political subdivision created by the General Assembly or pursuant to the Constitution or laws of the Commonwealth or any combination of any two or more of the foregoing.

"Locality" means the area under the jurisdiction of a local government.

"Certified floodplain manager" means a Certified Floodplain Manager (CFM) according to the Association of State Floodplain Managers (<https://www.floods.org/certification-program-cfm/>) who is in the employ of a local government. Contractors hired to assess projects, but not employed by the locality or regionally for a group of localities are allowable.

"Critical facilities (and critical infrastructure)" means assets, systems, and networks, whether physical or cyber, which are so vital to the United States, the Commonwealth of Virginia, or its local jurisdictions that their incapacitation or destruction would have a debilitating effect on physical security, economic vitality, public health or safety, or any combination of thereof at a national, state, or local level. This includes structures from which essential services and functions for victim survival, continuation of public safety actions, and disaster recovery are performed or provided. Disaster or inclement-weather shelters, emergency operation centers; public health, public drinking water, sewer and wastewater facilities are considered critical facilities.

“Local Plan” means a plan adopted by a local government that describes the operation of a local program, pursuant to Appendix G of this manual.

“Local Program” means a Local Flood Resilience Funding Program, as described in Part III of this manual, administered by a local government that provides funding to persons for resilience projects.

"Low-income Community" means any census block group in which 30 percent or more of the population is composed of people with low income, or any area in the Commonwealth designated as a qualified opportunity zone by the U.S. Secretary of the Treasury via his delegation of authority to the Internal Revenue Service. "Low income" means having an annual household income equal to or less than the greater of (i) an amount equal to 80 percent of the median income of the area in which the household is located, as reported by the Department of Housing and Urban Development, and (ii) 200 percent of the Federal Poverty Level.

“National Flood Insurance Program (NFIP)” means the Program as established by the United States Congress through the passage of the National Flood Insurance Act of 1968, as amended.

"Person" includes any individual, corporation, partnership, association, cooperative, limited liability company, trust, joint venture, government, political subdivision, or any other legal or commercial entity and any successor, representative, agent, agency, or instrumentality thereof.

[“Pre-Award Costs” means costs incurred prior to the effective date of the award where such costs are necessary for efficient and timely performance of the scope of work. Such costs are allowable only to the extent that they would have been allowable if incurred after the date of the award and only with the written approval of the Department. If charged to the award, these costs must be identified in the application budget narrative.](#)

"Project" means (i) home upgrades for resilience purposes, home buyouts necessary for the construction of mitigation or resilience projects, relocations, and buyout assistance for homes, all including multifamily units; (ii) gap funding related to buyouts in order to move residents out of floodplain hazard areas and restore or enhance the natural flood mitigation capacity of functioning floodplains; (iii) assistance to low-income and moderate-income homeowners to help lower flood risk through structural and nonstructural mitigation projects, or other means; (iv) loans and grants to persons for hazard mitigation and infrastructure improvement projects for resilience purposes; and (v) projects identified in the Virginia Flood Protection Master Plan or the Virginia Coastal Resilience Master Plan.

“Recurrent or Repetitive Flooding” means the flooding effects of rain events, storm surges, and tidal flooding that occur on a regular or frequent basis including areas with repetitive loss properties as defined by the Federal Emergency Management Agency under the National Flood

Insurance Program. Repetitive loss and/or severe repetitive loss often occurs outside of the SFHA and to properties not captured in NFIP reporting. Communities must maintain all records of flooding. "Resilience" means the capability to anticipate, prepare for, respond to, and recover from significant multi-hazard threats with minimum damage to social well-being, health, the economy, and the environment.

"RVRF" has the same meaning as "Fund".

"Structure" means that which is built or constructed.

"Underserved Communities" means populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life. As used in this document, underserved communities also include "communities environmentally overburdened," which are communities adversely and disproportionately affected by environmental and human health harms or risks.

"Underserved Populations" means populations identified as part of the Underserved Communities definition.

## **Part II: Conditions and Limitations, General Eligibility Criteria and Application Procedures**

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### **A. Department Conditions and Limitations for Making Grants and Loans**

#### **1. Availability of Funding and Allocation**

Grants and/or loans will be awarded by category based on varying criteria for eligible projects or activities that meet the general conditions of this section and the specific criteria set out for each category of funding. Criteria for each project or activity category is contained in Appendix B.

The total amount of funds awarded in any grant or loan round, the amount of funds allocated across grant or loan categories, and final determinations of grant or loan awards are determined by the Department in consultation with the Authority. For this funding round, the following categories and amounts are available:

- a. Local Match for Federal Programs: \$5,000,000 in loans to localities to meet local cost-share requirements for federal flood mitigation grants
- b. Hazard Mitigation of Buildings: \$7,500,000 in loans to localities for the hazard mitigation of buildings
- c. Establishment of Local Flood Resilience Funding Programs: \$5,000,000 in grants to localities for the establishment of Local Resilience Funding programs



- d. Capitalization of Local Flood Resilience Funding Programs: \$1,000,000 in loans to localities to capitalize Local Flood Resilience Funding Programs.

These categories are explained in greater detail in Part III. Awards to low-income communities and for activities that support underserved populations will be prioritized through favorable scoring and loan terms.

In addition to the categories listed above, \$5,000,000 from the RVRF has been set aside to use as local match for the FEMA Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Revolving Loan Fund (RLF) program, pursuant to § 10.1-603.29. The STORM RLF program provides federal grants to states to capitalize revolving loan funds like the RVRF. For the inaugural STORM round, FEMA has made \$50,000,000 available, with a 10% match requirement. The funds will be distributed in accordance with the STORM RLF Intended Use Plan.

#### Reservation of Rights

The Department, the Chief Resilience Officer and the Virginia Resources Authority reserve the right to provide funding at a level less than requested by the applicant, or to refuse to fund an applicant's request. Reasons for such determinations include, but are not limited to, incomplete applications or resilience plans, low project ranking, the feasibility of the proposal, total funding determined to be necessary to complete the project, an anticipated inability to complete the project by the specified completion date, and total available funding.

#### 2. Grant and Loan Terms and Conditions

Grant and loan terms and conditions are described in detail for each category in Part III.

#### 3. Submission and Scope

**Applications will be accepted beginning September 13, 2023, and ending at 11:59 p.m. on December 12, 2023, via the WebGrants portal.**

Each application submitted must be for a discrete activity or project. Except as otherwise provided in this manual, the activity or project must begin on or after the application period and be completed not later than 3 years from the date of an executed agreement or by an extension date approved by the Department. The specified dates constitute a required "activity/project completion date". Reimbursement requests shall be submitted within 90 days following passage of the authorized completion date. Projects that are proposed to extend longer than 3 years must be submitted in phases to be eligible for funding. Previously identified phases of the project that extend beyond 36 months may be submitted in future applications.

No discrete activity, project, nor portion thereof identified in a previously awarded grant that was reimbursed or loan that was provided from the Resilient Virginia Revolving Fund, by the Department or the Authority is eligible for funding.

Local governments may contract or provide subgrant agreements with public, private and non-profit organizations or entities to execute approved activities or projects.

#### 5. Eligible Costs

Awarded funds may be used for all reasonable incurred direct costs associated with the planning and completion of an activity. Indirect costs are not an eligible use of funds.

The Fund **does not allow** supplanting of salaries for *existing* staff. New positions may be funded to hire new staff or create new organizational roles to support activities identified in this manual. Existing salaries can be used as match instead.

Pre-award or startup costs may be allowed with approval from the Department. 15% may be awarded for low-income geographic areas and 10% for all other jurisdictions. Pre-award or startup costs must be explicitly requested within the application. All monies dispersed will be subject to the requirements outlined in the final agreement with VRA.

#### 6. Disbursement

Loan funds will be disbursed on a reimbursement basis and may be drawn down quarterly or after the completion of milestones identified in the grant agreement. For low-income communities, up to 15% of the award may be advanced upfront as startup costs to the recipient to be offset against actual expenditures at the end of the award. For all other communities, 10% may be advanced as startup costs. A request for award advance must be submitted to the department with quarterly report.

#### 7. General Conditions

For a grant or loan to be authorized, the following general conditions must be satisfied:

- a. A complete application meeting the requirements set forth in this manual has been submitted to the Department within the specified application period.
- b. The local government has authorized the request for assistance from the Fund and has also authorized the availability of identified cash matching funds, if required. A statement indicating that authorization is pending, and once approved, will be forwarded to the Department **prior to the close of the application period is acceptable.** Authorizations not received prior to the close of the application period will cause the

application to be disqualified for the current round of funding. In-kind match may be used in lieu of cash funds for match.

- c. Where project completion is dependent on a variety of funding sources, including from the Fund, the local government has provided satisfactory assurances of all necessary funds to fully finance the project. This must include signed, written verification as outlined in requirements for the Budget Narrative on as outlined in Part IIV.E.
- d. For projects that will require future maintenance (such as the hazard mitigation of buildings), a maintenance, management, and monitoring plan for the projects must be provided demonstrating how the project will be maintained with funds secured by the grant recipient independent of the Fund over the lifespan of the project. The plan must also outline procedures for monitoring the project, replacement at project owner expense should the project fail under normal operating conditions during the course of its expected operational lifespan, and reporting over the life of the project.
- e. If a grant or loan is sought for a project that will be carried out in concert with a federal agency, the applicant must have authorization to enter into any necessary written agreement with the federal agency endorsing the application, including any provisions for cost-sharing. A copy of the agreement must be submitted with the application.
- f. **Funds awarded may be used as match for other sources of funding; however, funds awarded from the Fund (including loans) may NOT be used as match for other monies from the Fund. Monies used to match awards from the Fund may not be used as match for other grants.**

#### 8. Match Requirement

Match may be cash or in-kind contributions of property, structures, and services including labor, contributed during the period of performance. Match must be adequately documented, necessary and reasonable to achieve project or activity objectives.

Local staff working to deliver the project or activity may be considered as in-kind match on a prorated basis if providing direct services for the grant-funded project or activity but will not be charged to the project's budget expenditures as a line-item request to the Department.

In-kind match does not include:

- (1) An interest in land or water;
- (2) The value of any structure completed before the beginning of the period of performance, unless the Department approves the activity as a pre-award or startup cost;

- (3) Costs or in-kind contributions that have been or will be counted as satisfying the cost-sharing or match requirement of another grant, cooperative agreement, or contract, unless authorized by the Department; or
- (4) Funds received from a previous RVRP award.

Applicants must maintain records, receipts, descriptions of services or products utilized, and explanation of valuation and methodology for determining in-kind matching funds.

Examples of in-kind descriptions include:	Explanation
Space and equipment	The community will provide office space of 800 square feet for two new staff supporting the project or activity. Office includes 2 computers and workstations with internet access, telecommunications, meeting room, audio, and video system. Monthly rental cost is \$1,000.00 and includes building security and cleaning. 28 months of estimated use for \$28,000.00 total value.
Supplies	<p>The community will provide 10 boxes of printer paper at a retail cost of \$35 per box for a value of \$350.</p> <p>The community will provide miscellaneous office supplies to include pens, pencils, staplers, and staples for an estimated value of \$50.</p> <p>The community will provide access to our copier, shredder, fax and filing cabinets. Estimated value 6,000 pages at \$0.05 each for a value of \$300. Total contributions are \$700</p>
Labor - Volunteer	The community will provide 1 volunteer at \$15 per hour averaging 10 hour per week, for a duration of 10 weeks. Total value of volunteer services is \$1,500.
Labor – Salary	The community will provide 1 local staff member to perform the activities and execute the project being funded. Staff will spend 20% of their time on grant funded activities and tasks. Current staff salary is \$50,000 annually. Period of performance is 3 years or 36 months. Total value of staff salary is $\{(50 \times .2) \times 3\} = \$30,000$

## B. Application and Selection Process

### 1. General Submittal Information and Deadline

A complete electronic file with all required attachments **is the required method of submission. All electronic applications** should be submitted via the WebGrants Portal <https://vadcr.webgrantscloud.com/index.do>.

With Department approval, hard-copy applications may be submitted mailed to:

Virginia Department of Conservation and Recreation  
**Attention: Resilient Virginia Revolving Loan Fund**  
Division of Dam Safety and Floodplain Management  
600 East Main Street, 24th Floor  
Richmond, Virginia 23219

For proposals that can only be submitted in paper format, it is important that applications be printed on one-sided pages. All pages must be sized to 8.5 x 11 inches. Photographs are acceptable. All photos and images and their captions must be on 8.5 x 11-inch paper and be of a quality suitable for reproduction by a photocopier. It is not necessary to submit 4 sets of original images, but all reproduced images must be clear and discernable. Images and photos will not be returned.

**Deadline for Department approval of hard-copy submission is ten business days prior to application submission deadline.**

**All applications must be made using the forms provided by the Department in this manual.**

Files should be saved as follows:

- CID51XXXX\_LocalgovernmentName\_CFPF.pdf ○ (Example: CID510090\_LoudounCounty\_CFPF.pdf).
- If multiple applications for the local government, then please use ○ CID510090\_LoudounCounty\_CFPF-1.pdf; LoudounCountyCFPF-2.pdf. etc.

“Community Identification Number (CID#)” is a 6-digit designation identifying each National Flood Insurance Program (NFIP) community. The first 2 numbers are the state code. Virginia’s state code is “51”. The next 4 digits are the Federal Emergency Management Agency (FEMA)-assigned community number and can be found in FEMA Community Status Book (<https://www.fema.gov/cis/VA.html>).

The CID# applies to the local government where the work is being done, not necessarily where the applicant is based. Where no CID# has been assigned, CID# will be 510 plus the three-digit FIPS code and Department designation (example for City of Richmond – 510760-DCR1).

Please ensure **signature pages** are completed prior to submitting. Applications without signatures will be considered incomplete and will be removed from funding consideration for the current round.

Applications will be accepted beginning on TBD. **All applications must be RECEIVED by 4:00 p.m. eastern daylight savings time December 12, 2023.** Applications received after this deadline will not be considered.

Applications will be scored, ranked, and funded based on scoring criteria in Appendix B and the availability of funds.

All applications will be posted on the Department’s website, with the exception of non-public financial information. Applicants should flag any additional confidential information.

**General Application Inquiries:** For any questions regarding the application process, please contact the Department of Conservation and Recreation, Division of Floodplain Management at: (804) 371-6095 or via email at [cfpf@dcr.virginia.gov](mailto:cfpf@dcr.virginia.gov).

## 2. Application Contents

### ***Organizational Information***

The Application Form (Appendix A) contains general organizational information, including the title, category, and location of the project, the amount of funds requested, and contact information for the applicant or the applicant’s designated contact person. For applicants seeking loans, certain financial information must also be provided.

### ***Scope of Work Narrative (as an attachment to the Application Form)***

The requirements for the project’s Scope of Work Narrative are outlined in Part IV of this manual.

The scoring criteria can be found as part of Appendix B, for the appropriate application type. Applicants may attach letters of support from impacted stakeholders as a part of the scope of work narrative.

***Budget Narrative (as an attachment to the Application Form)***

The Budget Narrative establishes the proposed budget for the project. It should include evidence of the source of funds available to fully fund the project, including the required match. A description of the Budget Narrative is outlined in Part III of this manual.

**3. Application Review and Approval Process**

Qualifying activities and projects in each category are selected for funding on a competitive scoring basis. The Department will use the following procedure in determining the qualification of an application.

***Initial Department Review***

The Department will provide an initial review of grant applications for completeness in accordance with the eligible grant or loan categories and submission requirements, as well as compliance with floodplain regulations. The Department will then provide applications to the established Review Committee with recommended scoring.

***Committee Review***

Pursuant to the Department’s commitment to transparency in the administration of the CFPF, an advisory Review Committee will be established to provide input on application scoring. The Review Committee will include individuals from outside of the Department. The Review Committee will review and rank each complete application to determine its merits in accordance with the criteria set out in this manual and pursuant to the scoring criteria contained in the Appendix B for each category. The Review Committee will provide scoring, ranking and recommendations to the Department.

***Final Department Review***

Department staff will perform a secondary review and consider recommendations provided by the Review Committee to finalize awards.

***Virginia Resources Authority Review***

Following final acceptance and approval, and pending further necessary submittals, an approval letter for a grant or the application for a loan will be forwarded to VRA for the execution of a grant agreement or the review and subsequent execution of a loan agreement. Loan funding requires a repayment plan based on a reliable revenue stream and appropriate security.

**4. Required Commencement and Completion Schedule**

Unless otherwise required by this manual, eligible activities must commence after the award is made and must be completed not later than 36 months following the issuance of a signed

agreement between the applicant and VRA on behalf of the Department. Projects, capacity building and planning, and studies with a longer time horizon shall be submitted in phases.

If funded activities do not commence in a timely fashion to allow completion within the agreement period, funding will be withdrawn and the applicant may reapply during the next grant round, should funds be available. Such funds may be redistributed to other qualifying projects at the discretion of the Department in consultation with the Virginia Resources Authority.

An extension may be granted at the discretion of the Department; however, all extension requests (Appendix E) must be received no later than 90 days prior to the expiration of the original agreement, and the approved activity must have commenced within the first nine months of the original agreement period.

Activities which commence after the first nine months but prior to one year from the original agreement date, may be considered for funding at the discretion of the Department. Any activity which will commence after nine months must provide a narrative detailing the schedule delays or constraints to substantiate the request within the application.

## 5. Reporting and Close-Out Guidelines for Award Recipients

Where applicable, the Department will conduct project inspections as necessary to ensure conformance to grant or loan terms. **Final project deliverables defined in the approved Scope of Work are due to the Department within 30 days following the project end date, unless another date is approved by the Department.**

- a. ***All deliverables and associated materials shall be provided digitally to the Department via the WebGrants Portal <https://vadcr.webgrantscloud.com/index.do> <https://vadcr.webgrantscloud.com/index.do>, or mail with prior approval from the Department.***
- b. All documents must be provided in PDF and/or a Microsoft Word compatible format, including any embedded maps or other figures/illustrations.
- c. All engineering files (including hydrologic and hydraulic studies) and assumptions necessary to replicate various analyses or other calculations need to be provided in a format compatible with the software used to perform those calculations; likewise, all output files are also required.
- d. All tabular information not included in the engineering files above, whether contained within any report or appendix, which was used as the basis for any calculation, shall be provided in a Microsoft Excel compatible format or Microsoft Access compatible format.
- e. All map data shall be delivered as a geodatabase or individual shapefiles. Additionally, maps shall be provided in a PDF format if not already included embedded within the report(s).



- f. If digital submittal is not possible, printed materials, together with all attachments and supporting documentation, may be submitted to the Virginia Department of Conservation and Recreation at the address below:

Virginia Department of Conservation and Recreation  
Attention: Resilient Virginia Revolving Loan Fund  
Division of Dam Safety and Floodplain Management  
600 East Main Street, 24th Floor  
Richmond, Virginia 23219

## 6. Award Administration

After application approval, a preliminary award letter will be sent from the Department to the applicants and notice of awards will be posted on the Department’s Floodplain Management Flood Resilience Grant Funds web page at <https://vadcr.webgrantscloud.com/index.do>

If agreeable to the applicant, the grant agreement will be executed via DocuSign. Otherwise, VRA will email grant agreements to recipients using the email address provided in the original application. If no email address was provided, the Grant Agreements will be sent via U.S. mail. Recipients shall return the signed grant agreement within 90 days of receipt to:

Virginia Resources Authority  
1111 E. Main Street, Suite 1920  
Richmond, VA 23219

**Grant agreements not signed and returned to VRA within 90 days as required may be rescinded.**

A draft Financing Agreement will be sent to recipients after credit approval. VRA will coordinate a loan closing schedule with the recipient and their bond counsel.

Within 90 days of the completion of awarded activities, the applicant shall submit digital copies of the completed work to the WebGrants Portal or other method approved by the Department, along with the completed Certificate of Approval Floodplain Management form.

Certificate of Approval will be provided with award documents from VRA for review and final approval by the Department.

- a. Where applicable, final reimbursement requests must be submitted within 90 days following passage of the authorized project completion date; this request must include completed and signed Exhibit E Reimbursement Request Form, signed Exhibit D Form of Requisition along with the signed Certificate of Approval

Floodplain Management, proof of payment (canceled checks, bank statements, accounting system reports, etc.) and invoices WebGrants portal.

- b. With Department approval, hard-copy requests may be mailed to:

Virginia Department of Conservation and Recreation  
Attention: Resilient Virginia Revolving Loan Fund  
Division of Dam Safety and Floodplain Management  
600 East Main Street, 24<sup>th</sup> Floor  
Richmond, Virginia 23219

All forms are located in the VRA grant or loan agreement.

Invoices must be detailed and specific to the project awarded and must provide sufficient information to determine the work (and hours) completed is directly related to the approved project. Proof of payment shall be required.

## **7. Virginia Resources Authority Disbursement of Funds**

Loan funds will be disbursed on a reimbursement basis and may be drawn down quarterly or after the completion of milestones identified in the grant agreement. For low-income communities, up to 15% of the award may be advanced upfront as startup costs to the recipient to be offset against actual expenditures at the end of the award. For all other communities, 10% may be advanced as startup costs. A request for award advance must be submitted to the department with quarterly report.

All requests for reimbursement shall be provided to the Department for approval according to the reimbursement terms of the manual and award agreement. The Department shall forward the approved request to VRA for payment to the applicant. VRA will not disburse funds prior to receipt of a fully executed grant or financing agreement signed by the recipient and subsequently signed by VRA's Executive Director. Where applicable, the Department will conduct site visits and inspections to monitor project compliance. A checklist for reimbursement will be included in the VRA award agreement.

## **Part III: Award Categories**

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### **A. Local Match for Federal Grant Programs**

Significant federal funding is available, or may become available, to local governments for resilience projects. Frequently, these funding programs require a cash match, which may be

an impediment to some local governments. This category is designed to allow localities who might otherwise not have sufficient means to meet federal match requirements to do so.

1. Statutory Authorization: § 10.1-603.33. Loans to local governments.
2. Amount Available: \$5,000,000 in loans.
3. Loan Terms and Limitations: Standard loan terms will be made at an interest rate of 2.00% with an administrative fee of 0.20% for a total Cost of Funds of 2.20%. Loan terms may be for 20-years or less after project completion and no longer than the expected useful life of the financed asset. Such loans will be appropriately secured by a general obligation pledge, certain revenues, or an annual appropriation, subject to VRA underwriting criteria.

Loans for Low-Income Communities or Underserved Communities will be made at an interest rate of 1.00% with an administrative fee of 0.20% for a total Cost of Funds of 1.20%. Loan terms may be for 30-years or less after project completion and not longer than the expected design life of the project. Such loans will be appropriately secured by a general obligation pledge, certain revenues, or an annual appropriation, subject to VRA underwriting criteria.

4. Eligible Applicants: Local governments who have been awarded a federal grant to support resilience projects as defined in this manual.
5. Eligible Costs: Local match required for federal grants related to resilience projects from any of the following programs:
  - FEMA – Flood Mitigation Assistance
  - FEMA – Hazard Mitigation Assistance
  - FEMA – Building Resilient Infrastructure Communities
  - FEMA – High Hazard Potential Dam Grant
  - HUD – Community Development Block Grant
  - EPA – Environmental and Climate Justice Program
  - NOAA – RISA
  - USGS – Studies & Gauges
  - DOD – Defense Critical Infrastructure Program
  - USACE – Civil Works Program
  - Other federal programs as approved by the Department

## B. Hazard Mitigation of Buildings

Flooding events can cause significant damage to buildings. Even small amounts of water can result in thousands of dollars in damage. Where it is not possible to avoid having buildings in areas at risk for flooding, localities may wish to provide for the implementation of projects that will mitigate flood damage. This category is designed to provide localities with a means of supporting mitigation projects when they occur to buildings on private property, in cooperation with the property owner(s).

1. Statutory Authorization: § 10.1-603.29. Resilient Virginia Revolving Fund.
2. Amount Available: \$7,500,000 in loans
3. Terms and Limitations: Standard loan terms will be made at an interest rate of 1.75% with an administrative fee of 0.20% for a total Cost of Funds of 1.95%. Loan terms may be for 15 years or less after project completion and not longer than the expected design life. Such loans will be appropriately secured by a general obligation pledge, certain revenues, or an annual appropriation, subject to VRA underwriting criteria.

Loans for Low-Income Communities or Underserved Communities will be made at an interest rate of 1.0% with an administrative fee of 0.20% for a total Cost of Funds of 1.20%. Loan terms may be for 20 years or less after project completion and not longer than the expected design life of the project. Such loans will be appropriately secured by a general obligation pledge, certain revenues, or an annual appropriation, subject to VRA underwriting criteria.

The minimum loan made for this category will be \$100,000, and no single applicant may receive more than \$1,000,000. Loan amounts shall not exceed the total cost of the project. Multiple buildings may be grouped together into a single project.

4. Eligible Applicants: Local governments
5. Eligible Costs: All reasonable costs related to projects that provide flood hazard mitigation benefits to buildings, which may be owned by any person, within the jurisdiction of the local government making application. However, the following costs are not eligible:
  - Local match for any of the grant programs identified in award category A. “Local Match for Federal Grant Programs”
  - Home buy-outs and relocation/demolition\*
  - “In Kind Services”

- Costs for which any federal, state, local or other grant funds will be provided, unless those funds will all be paid back to the RVERF immediately upon receipt
- Administrative costs such as salaries, rent, equipment, and/or travel
- Costs to operate or maintain the project

\* These activities may be funded through a separate category in future rounds.

6. Additional information: This category fulfills the requirement in § 10.1-603.29 that a portion of the RVERF be set aside for the hazard mitigation of buildings. If the entire amount provided in this round is not awarded, the remaining amount shall be held for the hazard mitigation of buildings in the future. All interest generated from the payment of loans related to awards granted under this category shall be used for the hazard mitigation of buildings.

Local governments may use funds from this category for the mitigation of privately-owned buildings and may enter into agreements with the owners of such buildings for the recovery of costs; however, the obligation to repay the RVERF will remain at all times with the local government making application for the loan from the RVERF.

Applications must be made for discrete projects related to the hazard mitigation of buildings. The project must begin on or after the application period and be completed not later than 3 years from the date of an executed agreement or by an extension date approved by the Department. These specified dates constitute the required “activity/project completion date.” Projects that are proposed to extend longer than 3 years may be submitted in phases. Phases of the project that extend beyond 36 months should be submitted in future applications.

Projects must have an expected useful life of at least 10 years, and applications must be accompanied by a maintenance plan. Projects may not cause adverse impacts to surrounding properties.

Local Governments who wish to apply for funding not related to a discrete project, or for projects that do not meet the minimum loan amount, should consider the establishment of a Local Flood Resilience Program. Capacity-building grants are available in this RVERF round to support the establishment of these funds, and loans are available to capitalize existing programs.

**Examples of eligible projects include:** Elevation of existing buildings, wet floodproof basements, demolition-reconstruction, and elevation of mechanical and electrical equipment servicing the building.

## C. Establishment of Local Flood Resilience Funding Programs

Local governments seeking to provide support to their residents for flood resilience projects may wish to establish a Local Flood Resilience Program that offers low-interest (and in some cases, forgivable) loans and/or cost share grants to persons for various projects. In particular, this type of local program may be beneficial for projects that fall below the minimum award amounts for various programs, such as other categories of the RVRF. This category is designed to provide support to local governments who are establishing such a program. Funds from this round will only be made available to a local government once; the ongoing costs of operating a Local Program may be funded through added interest or other charges assessed through the Local Program, pursuant to a Local Plan.

1. Statutory Authority: § 10.1-603.36. Loans and grants to a local government for a funding program.
2. Amount Available: \$5,000,000 in grants
3. Terms and Limitations: Grants for low-income communities do not require a match. Grants for all other areas require a 10% match. For any single applicant, the minimum grant amount is \$10,000; the maximum grant amount is \$500,000. Grants will be paid on a reimbursement basis, subject to Part III of this manual.
4. Eligible Applicants: Local governments who wish to develop a funding program to provide low-interest loans or grants to any persons of the Commonwealth eligible for projects for resilience purposes, and who have not received a grant from this category from the RVRF in the past. Applicants do not need to have established a Local Plan as detailed in Appendix G to be eligible.
5. Eligible Costs: All direct costs associated with the development and implementation of a Local Plan, and the establishment and operation of a Local Flood Resilience Program by the applicant, subject to the restrictions in this manual. Direct costs may include the hiring of contractors or staff, but do not include supplanting existing staff costs. Direct costs do not include closing costs and other loan-related costs incurred by the locality. **Funds from this category may not be used for loans or grants related to resilience projects.**
6. Additional information: Grants for this category are made available to fund costs, including the development of a local plan, for localities to who wish to establish their own Local Flood Resilience Program, including the development of a Local Plan. For more information on the development of a Local Plan and the establishment of a Local Program, see Appendix G.

An applicant does not need to have established a Local Program prior to making application or being awarded a grant from this category. However, pursuant to § 10.1-603.36 of the Code, the applicant must establish the program via resolution, ordinance, or other means approved by the Department before any funds will be disbursed. Otherwise-eligible costs incurred during this period are eligible for reimbursement from the grant. Such establishment must occur no later than 12 months from the date the grant agreement is signed.

## D. Capitalization of Local Flood Resilience Funding Programs

Local Flood Resilience Funding Programs allow localities to offer low interest (and in some cases forgivable) loans and cost share grants to persons for various projects. This category is designed to provide capitalization to these funds in the form of interest-only loans to local governments that allows the principal to remain deployed and revolving within the Local Program.

1. Statutory Authorization: § 10.1-603.36. Loans and grants to a local government for a funding program.
2. Amount Available: \$1,000,000 in loans.
3. Terms and Limitations: Loans will be provided for a term of not more than 10 years, at an interest rate of not more than 0.50%. Loans made in this category will be **interest-only**, until loan maturity, at which time any Local Program funds not disbursed must be repaid to the RVERF and the remaining principal balance, if any, will be established based on outstanding Local Program loans. Or, loans made under this category may be renewed in whole or in part at maturity with demonstrated Local Program performance. In such instances, repayment of principal will not be required.

Loans under this section may be callable after three years subject to terms in the loan agreement, if the Department determines that they are not being utilized by the locality. Principal and interest payments made to the Local Program must be credited to the Local Program and not used for other purposes.

Local Governments may levy and retain additional interest or charges in order to fund their ongoing operation of the Local Program, consistent with the Local Plan.

Loan minimum is \$250,000, loan maximum is \$500,000.

4. Eligible Applicants: Local governments that have developed a Local Program to provide low-interest loans to any persons of the Commonwealth eligible for projects for resilience purposes; provided, that the Local Plan and Local Program have been approved by the

Department and the Authority prior to the local government making application to the RVERF for capitalization funds.

5. Eligible Costs: Costs associated with projects for resilience purposes that are funded through a Local Program. Funds from this category may be used for the local program to make loans only, and may not be used for grants or to cover the costs of operating, marketing, or otherwise carrying out the Local Program.
6. Additional information: For additional information, including requirements of Local Plans and Local Programs, see Appendix G: Local Flood Resilience Programs.

## Part IV: Required Application Components

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### A. Organizational Information

See Appendix A for the project application form. In addition to the Application Form, applicants should attach Scope of Work Narrative and a Budget Narrative as described below.

### B. Scope of Work Narrative

All applications should contain an activity or project narrative that clearly describes the proposed activity or project, including the need for the activity or project, and goals and objectives. Supporting documentation should be included as necessary.

At a minimum, the Scope of Work Narrative should include the following:

#### a. Scope of Work Narrative – Federal Program Match

Description of federal grant being matched including:

1. Sponsoring agency
2. Program title
3. Contracting Officer contact iv. Project details including the community benefits and impacted individuals.
4. Whether the project is consistent with a Department-approved resilience plan and/or a locally adopted comprehensive plan or hazard mitigation plan.
5. Timeline for completion



## **b. Scope of Work Narrative – Hazard Mitigation of Buildings**

**Project Information:** Describe the building, mitigation measures, and community benefits inclusive of the following:

1. **Need for Assistance:** Identify and describe any relevant issues or problems that will be addressed by the project.
2. **Alternatives:** If the total project cost is greater than \$500,000, describe at least one alternative that could reasonably address the issue identified. Please also consider the No Action Option as a third alternative as part of the analysis. Explain these alternatives and the reason the proposed project was selected.
3. **Goals and Objectives:** Identify and describe the goals and objectives of the project. Include a description of the expected results of the completed project and explain the expected benefits of the project.
4. **Approach, Milestones, and Deliverables:** Outline a plan of action laying out the scope and detail of how the proposed work will be accomplished with a timeline identifying expected completion dates. Determine milestones for the project that will be used to track progress. Explain what deliverables can be expected at each milestone, and what the final project deliverables will be. Identify other potential project partners. Identify whether the project will utilize private industry in the operation and maintenance of projects where a material savings in cost can be shown over public operation and maintenance.
5. **Relationship to Other Projects:** Where applicable, briefly describe the relationship between this project and other past, current, or future resilience projects. If the applicant has received or applied for any other grants or loans through the RVRF, please identify those projects, and, if applicable, describe any problems that arose with meeting the obligations of the grant and how the obligations of this project will be met.
6. **Maintenance Plan:** For ongoing projects or projects that will require future maintenance, such as infrastructure, flood warning and response systems, signs, websites, or flood risk applications, a maintenance, management, and monitoring plan for the projects must be provided demonstrating how they will be maintained, managed and monitored after the lifespan of this award for a minimum of ten years or the expected lifespan of the project, whichever is longer. Ongoing operation and maintenance will be the financial responsibility of the grantee and will not be eligible for monies from the Fund. Projects that fail before the projected lifespan must be replaced at grantee expense or funds repaid to the Department.

7. **Criteria:** Describe how the project meets each of the applicable scoring criteria contained in Appendix B and provide the required documentation where necessary. Documentation can be incorporated into the Scope of Work Narrative or included as attachments to the application.

- i. Is the applicant a local government (including counties, cities, towns, municipal corporations, authorities, districts, commissions, or political subdivisions created by the General Assembly or pursuant to the Constitution or laws of the Commonwealth? For local governments that are not towns, cities, or counties, the documentation provided for the application should be based on the local government or local governments in which the project is located and/or directly impacts.
- ii.
- iii. Is the project consistent with a Department-approved resilience plan and/or a locally adopted comprehensive plan or hazard mitigation plan?
- iv. For local governments that are not towns, cities, or counties, have letters of support been provided from affected local governments?
- v. Has the applicant provided evidence of an ability to provide the required match funds?
- vi. Has the applicant demonstrated to the extent possible, the positive impacts of the project on prevention of flooding?

*Documentation: As outlined in the Budget Narrative section, the applicant must include an estimate of the project cost, a description of the source of the funds being used, evidence of the applicant's ability to pay for its share of the project, authorization from property owner, and signed pledge agreement from each contributing organization.*

## **C. Scope of Work Narrative – Establishment of Local Flood Resilience Funding Programs**

Describe the process, deliverables, timelines, and other expected outcomes associated with the further development of a Local Plan and Local Resilience Funding Program as detailed in Appendix G.

## **D. Scope of Work Narrative – Capitalization of Local Flood Resilience Programs**

**Applicant should describe the Local Program and the area it serves, including:**

1. The number of counties and/or independent cities are covered by the fund, and if any of these localities are participating in the CRS program.

2. The total amount of land in square miles that are in the regulatory floodway, the 100 year floodplain, and the 500 year floodplain.
3. The number of repetitive loss properties that would be covered by the program.
4. An estimate of the number of properties that would be eligible for funding under the program, and the amount of loans the program intends to distribute in the next calendar year.
5. Whether the fund encourages the utilization of private industry in the operation and maintenance of projects where a material savings in cost can be shown over public operation and maintenance.
6. Whether the fund has an active outreach and marketing program.
7. Whether the fund prioritizes and/or provides preference for underserved and/or low-income residents and communities.
8. Any additional funds (either from the locality or elsewhere) that are dedicated to the fund.

## **E. Budget Narrative**

1. Each application must include a detailed Budget Narrative explaining all proposed expenditures.
2. At a minimum, applicants must submit the form attached as Appendix C.

Applicants must have prior approval from the Department to submit applications, forms, and supporting documents by mail in lieu of the WebGrants portal.

## Appendix A: Application Form for Grant and Loan Requests for All Categories

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Virginia Department of Conservation and Recreation  
Resilient Virginia Revolving Fund

Name of Local Government: \_\_\_\_\_

\_\_\_\_\_ Category

of Being Applied for (check one):

Local Match for Federal Grants

Hazard Mitigation of Buildings

Establishment of Local Programs

Capitalization of Local Programs

NFIP/DCR Community Identification Number (CID) \_\_\_\_\_

Name of Authorized Official and Title: \_\_\_\_\_

Signature of Authorized Official: \_\_\_\_\_

Mailing Address (1): \_\_\_\_\_

**Mailing Address (2):** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Telephone Number: (\_\_\_\_) \_\_\_\_\_ Cell Phone Number: (\_\_\_\_) \_\_\_\_\_**

**Email Address:** \_\_\_\_\_

**Contact and Title (If different from authorized official):** \_\_\_\_\_

**Mailing Address (1):** \_\_\_\_\_

**Mailing Address (2):** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Telephone Number: (\_\_\_\_) \_\_\_\_\_ Cell Phone Number: (\_\_\_\_) \_\_\_\_\_**

**Email Address:** \_\_\_\_\_

**Is the proposal in this application intended to benefit a low-income community or an underserved community as defined in the Part I Definitions? Yes \_\_\_ No \_\_\_**

**Location of Project (Include Maps):** \_\_\_\_\_

**NFIP Community Identification Number (CID#) :(See appendix F) \_\_\_\_\_**

**If applicable: Is Project Located in an NFIP Participating Community?  Yes  No**

**If applicable: Is Project Located in a Special Flood Hazard Area?  Yes  No**

**If applicable: Flood Zone(s):** \_\_\_\_\_

**If applicable: Flood Insurance Rate Map Number(s):** \_\_\_\_\_

**Total Cost of Project:** \_\_\_\_\_

**Total Amount Requested from Fund** \_\_\_\_\_

**Additional Information for Loan Requests**

**Requested Loan Security:** \_\_\_\_\_

(General Obligation, Lease, Revenue, Special Fund Revenue, and/or Moral obligation from other government entity)

**Desired loan term:** \_\_\_\_\_

**Since the date of your latest financial statements, did the applicant issue any new debt?** \_\_\_\_\_  
(If yes, provide details)

**Is there any pending or potential litigation by or against the applicant?** \_\_\_\_\_

**Attach five years of current audited financial statements (FY18-22) or refer to website if posted**  
(Not necessary for existing VRA borrowers)

**Attach FY2024 adopted budget or refer to website.**

**Attach current Capital Improvement Plan.**

**Attach adopted Financial Policies.**

**Attach a list of the ten largest employers in the Applicant's jurisdiction.**

**Attach a list of the ten largest taxpayers in the Applicant's jurisdiction.**

## Appendix B: Scoring Criteria

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Virginia Department of Conservation and Recreation  
Resilient Virginia Revolving Fund

### SCORING CRITERIA PER CATEGORY

#### Local Match for Federal Applications

Social Vulnerability Index Score, up to 25 points.

- High Social Vulnerability (1.0 to 1.5) (25)
- Moderate Social Vulnerability (0.0 to 1.0) (10)
- Low Social Vulnerability (-1.0 to 0.0) (0)

Department Approved Resilience Plan (yes 30, no 0)

Proposed project is a remedy for existing violations (yes 20, no 0)

Proposed project part of a low-income geographic area (yes 15, no 0)

Private industry use (yes 5, no 0)

#### Hazard Mitigation of Buildings

Social Vulnerability Index Score, up to 25 points.

- High Social Vulnerability (1.0 to 1.5) (25)
- Moderate Social Vulnerability (0.0 to 1.0) (10)
- Low Social Vulnerability (-1.0 to 0.0) (0)

Type of structure being mitigated, up to 20 points.

Critical Facility (20)

Multifamily Residential (4+ units) (20)

Single Residential Unit (5)

Commercial or Industrial Building (5)

Flood Zone, up to 15 points.

V/VE Zone (15)

A/AE/AH/AO/AR/Floodway (12)

X-shaded (.2% annual chance), Sea Level Rise Inundation Zone (8)

X-unshaded (outside of mapped flood zone) (5)

Lifespan of project, up to 10 points.

10-14 years (3)

15-20 years (5)

More than 20 years (10)

Department Approved Resilience Plan (yes 30, no 0)

Proposed project is a remedy for existing violations (yes 20, no 0)

Proposed project part of a low-income geographic area (yes 20, no 0)

Private industry use (yes 5, no 0)

### **Establishment of Local Flood Resilience Funding Program**

Number of localities in the proposed project area, up to 65 points.

Points per locality (5)

Additional points per locality designated as low-income (10)

Additional points per CRS locality, max 15 points (15)

Social Vulnerability Index Score, up to 25 points.

- High Social Vulnerability (1.0 to 1.5) (25)
- Moderate Social Vulnerability (0.0 to 1.0) (10)
- Low Social Vulnerability (-1.0 to 0.0) (0)

Amount of land at risk, up to 20 points.

- More than 3 square miles in all flood zones beginning with "A or V" (20)
- Less than 3 square miles in all flood zones beginning with "A or V" (15)
- More than 320 acres in the X-shaded flood zone (12)
- X-unshaded or outside of the mapped flood zone (0)

Remedy for repetitive loss flooding (yes 20, no 0)

Program provides preference to low-income and underserved communities (yes 10, no 0)

Private industry use (yes 10, no 0)



**Capitalization of Local Flood Resilience Funding Program**

Number of localities in the proposed project area, up to 15 points.

Points per locality (5)

Points per locality designated as low-income (10)

CRS participating locality (15)

Social Vulnerability Index Score, up to 10 points.

- High Social Vulnerability (1.0 to 1.5) (10)
- Moderate Social Vulnerability (0.0 to 1.0) (5)
- Low Social Vulnerability (-1.0 to 0.0) (0)

Amount of land at risk, up to 10 points.

- More than 3 square miles in all flood zones beginning with "A or V" (10)
- Less than 3 square miles in all flood zones beginning with "A or V" (5)
- More than 320 acres in the X-shaded flood zone (5)
- X-unshaded or outside of the mapped flood zone (0)

Greater than 50 properties eligible (yes 10, no 0)

Marketing and outreach campaign (yes 5, no 0)

Program provides preference to low-income and underserved communities (yes 10, no 0)

Remedy for repetitive loss flooding (yes 5, no 0)

Private industry use (yes 5, no 0)



## Appendix D: Checklist All Categories

Virginia Department of Conservation and Recreation

Resilient Virginia Revolving Fund

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- Detailed map of the project area(s)  FIRMette of the project area(s)
  
- Historic flood damage data and/or images
  
- A link to or a copy of the current floodplain ordinance
  
- Non-Fund financed maintenance and management plan for project extending a minimum of 10 years from project close
  
- A link to or a copy of the current comprehensive plan
  
- Social vulnerability index score(s) for the project area from the [Virginia Flood Risk Information System Social Vulnerability Layer](#)
  
- If applicant is not a town, city, or county, letters of support from affected localities
  
- Letter of support from impacted stakeholders
  
- Budget Narrative
  
- Supporting Documentation
  
- Authorization to request funding from the Fund from governing body or chief executive of the local government

Signed pledge agreement from each contributing organization

Detailed budget and narrative for all costs

# Appendix E: Extension Request Form

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Virginia Department of Conservation and Recreation  
Resilient Virginia Revolving Fund

## ***Request to Amend Contract between Virginia Resources Authority and Recipient of the award***

All activities and projects are required to be completed no later than 36 months following the issuance of a signed agreement between the applicant and VRA on behalf of the Department. A one-year extension may be granted at the discretion of the Department provided such request is **received not later than 90 days prior to the expiration of the original agreement**. Requests should be emailed to [cfpf@dcr.virginia.gov](mailto:cfpf@dcr.virginia.gov). If email is not available, please mail to:

Virginia Department of Conservation and Recreation  
Attention: Virginia Community Flood Preparedness Fund  
Division of Dam Safety and Floodplain Management  
600 East Main Street, 24<sup>th</sup> Floor  
Richmond, Virginia 23219

Award Recipient: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Mailing Address (1): \_\_\_\_\_

Mailing Address (2): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

***Is this a new address?***    Yes    No   ***Has the Contact Name changed?***    Yes    No

Telephone Number: (\_\_\_\_) \_\_\_\_\_ Cell Phone Number: (\_\_\_\_) \_\_\_\_\_

Email Address: \_\_\_\_\_

Award Number: \_\_\_\_\_

Title of Project: \_\_\_\_\_

NFIP/DCRCID:

\_\_\_\_\_

Total Amount Awarded: \_\_\_\_\_

Current Grant or Loan End Date: \_\_\_\_\_

**Requested New End Date:** \_\_\_\_\_

Please provide a detailed explanation for the extension request including the reason work will not be completed during the initial grant period and a timeline for completion if approved. Please attach additional documentation as needed.

Justification for Extension

\_\_\_\_\_  
Award Recipient Signature

\_\_\_\_\_  
Date Requested

\_\_\_\_\_  
Award Recipient Printed Name

\_\_\_\_\_  
Title



## Appendix F: Community Identification Number (CID#)

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Community ID Numbers may be found in FEMA Community Status Book (<https://www.fema.gov/cis/VA.html>).

Please contact DCR if you need assistance obtaining CID information.

**\*For all PDC's, use PDC Name\_DCR1\_Multi as the CID number.**



# Appendix G: Elements of a Local Plan and Local Flood Resilience Program<sup>1</sup>

The development of a Local Plan (Plan) is a requirement for Local Flood Resilience Programs (Programs) to draw funding from the Resilient Virginia Revolving Fund. The Plan documents the local government's processes and procedures for utilizing funds and for administering the Program. Currently, loans are available from the RVERF to capitalize Programs, and grants are available to fund the development and implementation of Local Plans. For the purposes of the RVERF, Local Programs must provide loans to persons for various resilience projects. Localities may also wish to structure their Local Program to provide grants, should funds become available.

Only after the Plan and Program have been developed by the applicant and approved by DCR and VRA, will it be eligible for capitalization funding through the RVERF. The amount of funding provided to a Program will be dependent on the Plan and the local government's successful implementation of the Plan through the Program.

The Local Plan must be presented in writing to DCR and VRA. There is no required format, but each of the following items should be addressed:

## I. Use of Funds

Describe how the funds will be used to support resilience projects within the locality.

- A. Use of Funds: Funds provided from the RVERF to capitalize the Local Program may **only** be used to pay for costs associated with activities as described in paragraph C, or to make repayments to the RVERF in the form of principal and/or interest. All revenues from the Local Program, including loan payments to the locality (including principal and interest), and all interest and investment revenues, must be credited to the Local Program.
- B. Program Costs: Localities may use a variety of means to cover costs associated with the development and implementation of the Local Plan. Describe how the locality intends to cover these program costs. Examples include: grants, borrower fees (including additional interest), special assessments, etc.
- C. Activities to be funded: Meeting resilience challenges may look different for different local governments. The Plan should detail the projects that the Program will support. Activities may include projects as defined in § 10.1-603.28, provided that they are related to private property. Some potential options are:
  - A. Flood hazard mitigation of buildings
  - B. Flood hazard mitigation of property

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<sup>1</sup> Adapted from the Virginia Department of Environmental Quality Clean Water Revolving Loan Fund Living Shoreline Program.

- C. Match, cost share, or gap funding for flood resilience projects partially funded through another source (such as the Virginia Conservation Assistance Program)

The Local Program must, at a minimum, provide loans to support some or all of these projects.

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## **II. Marketing and Outreach Strategy:**

Describe the plans for making businesses or individual property owners aware of the local program. Include a discussion of each of the following:

- A. Solicitation of Applications: Describe the plan for marketing the program and soliciting applications from property owners in the area(s) that are to be served by the program. Include the projected schedule for advertising the program and an estimate of program demand. Consider direct outreach efforts to local contractors providing information on the availability and terms of the loans and the value of resilience projects.
- B. Income Guidelines: The local plan should include a discussion of any income guidelines or criteria to be used in soliciting loan applications from businesses and property owners, or, in establishing interest rates on loans.
- C. Support for low-income and underserved communities: There are no income eligibility guidelines or restrictions imposed by the Resilient Virginia Revolving Fund; however, the Local Program should be structured in a manner that provides significant and meaningful support for low-income and underserved communities. This may include lower interest rates, longer payment terms, or loan forgiveness.
- D. Interest Rates: Describe the interest rates to be offered to the businesses and individual property owners. If the local government plans to determine interest rates based on income or other criteria, describe the criteria.
- E. Term of Loans: For what term (number of years) does the local government plan to make the loans?
- F. Size of Loan: Will there be a minimum or maximum loan size?
- G. Service Charges or Other Fees: Provide a description of any application fees, service charges or other fees the local government plans to impose upon borrowers. Include a description of late fees.
- H. Scope of Work: To the extent possible, estimate the number of properties that are eligible to apply for this loan and the types or size of the projects that would be done.

## **III. Loan Application and Review:**

- A. Application Guidelines: Describe how applications will be received from businesses and individuals.

B. Review and Approval of Applications: Describe how the local government will assess and verify the credit-worthiness of the businesses and individual applicants.

#### **IV. Loan Agreement with Business or Individual Property Owner:**

A. Execution of the Loan Agreement: Describe the proposed process for closing the loan with the business or individual property owner.

B. Security: Describe the security the local government plans to require from each business or individual who receives assistance through the Program. At a minimum, the VRA will require that the loans be secured by a note that states the business or individual will make principal and/or interest payments of a certain amount on a certain date and encourage loans in excess of \$10,000 be secured with a deed of trust. Additionally, where feasible, the local government will require that if the affected property is sold or transferred before the loan is fully paid, the loan will be paid in full at the time of sale.

C. Process of Obtaining Contractors: Describe how contractors will be solicited or pre-qualified, if applicable.

D. Permits, Inspections and Sign-Off: Identify all applicable permits, and the cost and time frame needed to obtain the permits. Identify who will perform inspections and certify that the work was performed as per the permit.

E. Disbursement Process to Businesses and Individual Borrowers: Describe the proposed method of disbursing funds for payment of completed work. Once the borrower has completed the project, all invoices must be submitted to the local government for review, approval and disbursement. Records must be maintained by the local government.

F. Loan Payment Schedules: Describe when businesses or individuals will begin making loan payments to the local government. How will payments be billed or collected?

#### **V. Closing the Loan to the Local Government:**

One of the most important components of the local plan is the security the local government plans to offer the RVRF. In most cases, the loan from the RVRF to the local government will be secured with pledge of the revenues generated through the lending program. However, the local government will also be required to agree that in any year the revenues generated through the program are not sufficient to meet the debt service requirements, the local government will request that the governing body appropriate funds sufficient to make the debt service payment to the RVRF.

A. Local Investment Strategy: Describe the local government's plans for holding and investing the funds. The local government must invest payments received from individuals or businesses until the funds are needed to fund additional resilience projects, or to make debt service payment on the RVRF loan.

Interest earnings may be applied to recover eligible administrative expenses, used to subsidize the loans to the businesses or individual property owners, enhance the debt service reserve account, or used to fund additional resilience projects.

- B. Administration: Describe the office(s) or organization(s) designated to administer the local plan. Describe the activities to be assigned to each organization.

If the designated organization is not a unit of the local government, please describe any contractual arrangements between the local government and the administering agency. Describe any agreements regarding fees to be paid for providing this service. A contract between the administering agency and the local government will be required prior to loan closing.

- C. Internal Controls: Describe the internal controls or the other financial controls that are currently in place, or that will be implemented to ensure the financial integrity of the local plan. Include a discussion of who reviews, authorizes and disburses funds. Describe signatory authorization(s) and oversight responsibilities.

- D. Monitoring, Reporting and Records: Local governments receiving funding through this program will submit financial and project implementation reports and transaction summaries to DCR and VRA every six (6) months. The reports will include an accounting of all loans made, funds disbursed, interest earned, loan payments received, account balances, and other related information. The reports will coincide with debt service payments to the Fund, but will begin within six (6) months of loan closing.

All accounting records, transaction logs, expenditure journals and individual project files will be maintained and kept up-to-date in a manner that such records are available for review by DCR and VRA. DCR and VRA will also monitor the progress of the lending program to ensure the local government is meeting the goals of the Plan and that funds are being loaned to businesses and individual homeowners in a timely fashion. In the event the local government is not making loans as planned, DCR and VRA will discuss with the local government, options for revising the local plan to make it more attractive to borrowers.

- E. Debt Service on the Loan: Payments on the loan will be made semi-annually to VRA after a one-year loan origination period.

#### **VI. Notification of Changes to the Local Plan:**

Items, activities and criteria described in the local plan are subject to changes as the local government implements the program. Please propose a process by which the local government will make DCR and VRA aware of any modifications to the local plan in a timely manner. Modifications must be approved by DCR and VRA for the program to remain eligible for RVERF funding.