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2020 CIFA SRF Workshop

Clean Water SRF: Living Shorelines Program



“Living Shorelines” the Preferred Approach

- Virginia General Assembly passed legislation for general permit regulation to encourage the use of living shorelines as the preferred approach for stabilizing tidal shorelines in the Commonwealth
- Legal Definition: "Living shoreline" means a shoreline management practice that provides erosion control and ***water quality benefits***; protects, restores, or enhances natural shoreline habitat; and maintains coastal processes through the strategic placement of plants, stone, sand fill, and other structural and organic materials. When practicable, a living shoreline may enhance ***coastal resilience and attenuation of wave energy and storm surge***.
- Living Shorelines added as an eligible project type for Virginia Clean Water SRF funding to incent implementation by local governments, home owners, and businesses

Living Shoreline Benefits

- Reduce erosion and property loss
- Improve marine habitat and spawning areas
- Provides attractive natural appearance
- Improve water quality by settling sediments and absorbing nutrients
- Filter stormwater runoff
- Buffered shore for changing water levels



Living Shorelines Program

#1 - Loans to local governments for projects on municipal property for up to 20-years

- Applications to date totaling \$9 million
- Example projects: Marina renovation, road protection, wetlands restoration at public park

#2 - Loans to a local government that has developed a funding program to individuals and businesses for living shorelines

- SRF provides a 0% - 0.5% loan to Middle Peninsula Planning District Commission (MPPDC)
- MPPDC makes low interest loans and some grants
- Since 1997, MPPDC has also administered a revolving fund for failing on-site septic systems
- Two year disbursement period
- 15-year repayment period



OWNERS

CONTRACTORS

GRANTS/LOANS

FIGHT THE **FLOOD**
MIDDLE PENINSULA

ABOUT

FYI

REGISTER

MEMBERS

I have a flooding problem.

Property Owners

I can help property owners.

Contractors or Consultants

Grants and Loans



fightthefloodva.com

What is a Living Shoreline

Problem- Wave Energy



Coastal Cancer

Solutions- Nature Based Flood Mitigation Approach's– Absorb The Wave Energy



Fight THE Flood

MARKETPLACE

Companies

Education

Grants

Loans

Consultation

Insurance

Connection

Discounted Professional Services

Consumers

*Participating companies are pre-vetted and/or evaluated.



MPPDC “Fight the Flood” program is a Business to Consumer online-market place

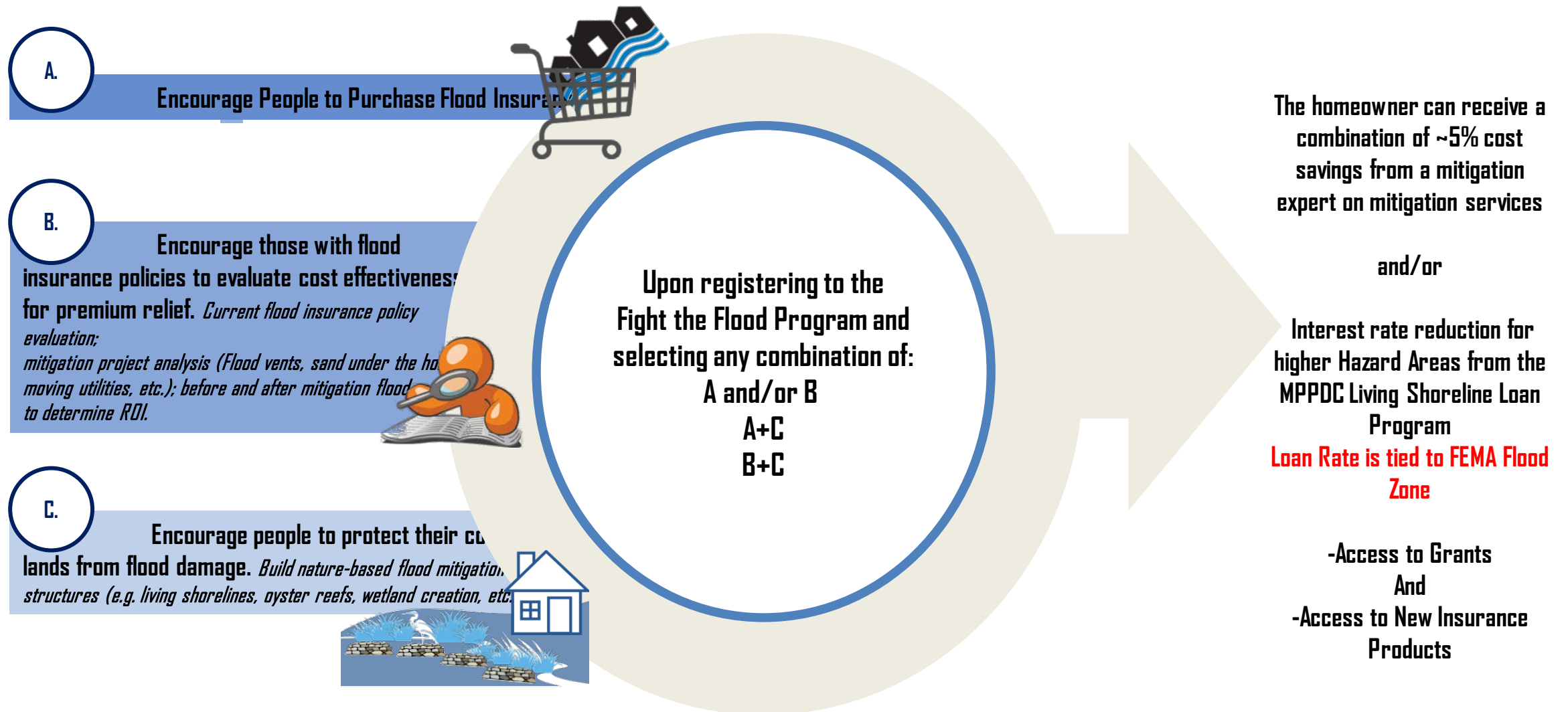
What

- **Goal : Middle Peninsula Fight the Flood Program**
 - To generate and facilitate resiliency business growth targeting and attracting companies to provide flood mitigation products and services for shorelines and buildings as well as enhance water quality.

How

- **Objectives: Fight the Flood Program**
 - **Provide financial products to influence consumer behavior**
 - Offer a suite of financial products (loans, grants, insurance) with a correlation to lower interest rates and grants for shorelines under greater risk; higher rates and less grant funding for lower risk shorelines
 - **Provide consumer to professional services connections through Fight the Flood Program**
 - Registered consumers with a flood mitigation issue will have direct access to a pool of established resiliency professionals.
 - Asking Resiliency professional to provide discounted professional services to registered Fight the Flood consumers in need
 - **Utilize reach-based Shoreline Implementation “Battle Plans”**
 - Solicit multiple property owner collaboration for multi parcel- larger scale shoreline protection projects to seek federal and state grant funds
 - Leverage § 58.1-3228.1. **Partial exemption from real property taxes for flood mitigation efforts**

Concept Matrix of Selected Solutions



Grants and Loans

Middle Peninsula Planning District Commission Revolving Loan Program Funding

- Septic Repair Program to assist flooded septic systems: capitalized with ~\$700,000 loan funds.
- Living Shorelines: capitalized with \$250,000-\$500,000. Can include nature-based shoreline BMP construction and coastal stormwater BMP construction.
- Energy Efficiency Revolving Loan Program: ~\$45,000

Middle Peninsula Planning District Commission Grants

Grants will be leveraged and utilized to provide protection for hazard and flood prone areas with an enhanced focus on socioeconomically vulnerable property owners in the region. Grants can be awarded for nature-based shoreline BMP construction, coastal stormwater BMP construction, and residential infrastructure resiliency improvements including structures, septic systems, utilities, etc.

\$75,000 (grant) loan forgiveness available.

VCAP Grants offered by SWCD.



Insurance Programs

- New Paradigm Underwriters: parametric insurance for living shorelines and septic systems available.
- Middle Peninsula Planning District Commission Living Shoreline
- Plant Insurance Program

Collaborative Community Based Funding Projects

- Ware River, Gloucester County Targeted Areas: \$170,000 grants and loans available.
- Mathews County Target Area: \$150,000 grants and \$70,000 + loan funds available.

*Taking applications for other targeted areas.



<https://fightthefloodva.com>

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