

Virginia Community Flood Preparedness Fund (CFPF)

2026 Funding Manual – Round 7

Department of Conservation and Recreation (DCR)
In cooperation with the Virginia Resources Authority (VRA)

Executive Summary

The Community Flood Preparedness Fund (CFPF) provides grants and loans to help Virginia communities reduce flood risk, improve resilience, and protect public safety, infrastructure, and natural resources. The program was established in 2020 under the *Code of Virginia* [§10.1-603.25](#).

Total Funding Available \$200 Million

- \$\$\$TBD – Grants (Planning, Studies, Projects)
- \$\$\$TBD – Long-term Loans (Projects)

Applications Open: December 1, 2026

Deadline: March 1, 2027

Before You Apply

1. Confirm eligibility (local government or tribe)
2. Select funding category (Capacity Building & Planning, Studies, Project)
3. Review match requirements
4. Prepare required documents
5. Submit via WebGrants Portal

Common Disqualifiers

- Missing signatures
- Incomplete budget
- No resilience plan (Projects)
- Duplicate funding requests
- Funding request not separated into discrete activities and projects

Part 1: Program Overview

1.1 Purpose

CFPF supports community-scale flood mitigation and resilience efforts aligned with state and local planning goals. The purpose of this manual is to provide guidance regarding the policies, criteria, conditions, and procedures for determining eligibility and awarding grants and loans from the Virginia Community Flood Preparedness Fund to local governments per [§10.1-603.25 and §10.1-603.29 of the Code of Virginia](#); and as required by the [Clean Energy and Community Flood Preparedness Act](#) (the Act).

The manual describes the activities that are eligible to receive funds, the conditions under which they are eligible, the process used to award grants, and how eligible applicants may apply.

Va. Code § 10.1-603.25 E. applies the following conditions:

- Eligible applicants shall use monies in the Fund primarily for the purpose of implementing flood prevention and protection projects and studies in areas that are subject to recurrent flooding as confirmed by a Certified Floodplain Manager or local Floodplain Administrator.
- Monies in the Fund may be used to mitigate future flood damage and to assist inland and coastal communities across the Commonwealth that are subject to recurrent or repetitive flooding.
- No less than 25 percent of the monies disbursed from the Fund each year shall be used for projects in low-income geographic areas.
- Priority shall be given to projects that implement community-scale hazard mitigation activities that use nature-based solutions to reduce flood risk.

As the name and statutory framework indicate, the Community Flood Preparedness Fund is focused on community-scale infrastructure-oriented projects.

The Department, the Secretary of Natural and Historic Resources, and the Chief Resilience Officer of the Commonwealth, in consultation with the Virginia Resources Authority, have established this grant manual to establish policy and procedures regarding the distribution and prioritization of loans and grants, including loans and grants that support flood prevention or protection studies of statewide or regional significance.

1.2 Program Priorities

- Reduce risk in flood-prone areas

- Improve flood resilience across the whole community including low-income and underserved communities
- Promote nature-based floodplain management solutions

1.3 Funding Overview

Category	Min	Max	Performance Period
Capacity Building & Planning	\$5,000	\$500,000	60 months
Studies	\$5,000	\$2M	36 months
Projects	\$50,000	\$10M	36 months

Part 2: Eligibility & Requirements

2.1 Eligible Applicants

- Local governments and tribes as defined in **§ 10.1-603.24**.

2.2 Core Requirements

All applications must:

- Address a defined flood risk
- Provide community-scale benefits
- Not cause adverse impacts or increase flooding elsewhere
- Include a maintenance plan (project category only)
- Demonstrate financial feasibility

2.3 Match Requirements*

Category	Low-Income Areas	Other Areas
Capacity Building & Planning	90% / 10%	75% / 25%
Studies	90% / 10%	50% / 50%
Projects (Nature-Based)	95% / 5%	70% / 30%

** CFPF grants and loans may be used to match USACE flood risk and coastal storm risk management planning, studies, and projects in addition to other federal and state funding.*

2.4 Eligible Costs

- Planning, studies, design, construction
- Contracts, equipment, supplies
- New staff position

2.5 Ineligible Costs

- Indirect costs
- Existing staff salaries (may count as match)
- Projects previously funded from any source

Part 3: How to Apply

3.1 Timeline

- Opens: December 1, 2026
- Closes: March 1, 2027

3.2 Submission

- 3.2.a Submit via WebGrants Portal (*Link TBD*)
- 3.2.b WebGrants Application Components
 - Application Form
 - Scope of Work Narrative
 - Budget Narrative
 - Supporting documents list in Appendix B

3.4 Strong Application Tips

- Clearly define community-scale flood problem
- Develop discrete projects and activities
- Use data and evidence
- Align with scoring criteria
- Provide realistic timeline within the allowed period of performance

Part 4: Funding Categories

4.1 Capacity Building & Planning

The Fund supports capacity building and planning activities that strengthen local flood preparedness and resilience. Eligible activities include but are not limited to developing or updating resilience plans or portions of such plans; strengthening ordinances, policies and administrative procedures; developing evacuation plans; and acquiring necessary equipment, hardware, software, technology, personnel, or professional services to support local capacity.

Resilience plan updates must meet the requirements applicable to the funding round in which they are funded.

Resilience plans approved by the Department are valid for five years.

Applicants must demonstrate coordination among overlapping local governments and consistency with other applicable local plans.

Local governments may apply for one (and only one) additional round of funding for staff salary after initially funded .

4.2 Studies

The Fund supports studies that improve long-term flood resilience planning and the effectiveness of resilience projects. Eligible studies may include:

- Hydrologic and hydraulic studies, flood risk assessments, and floodplain mapping.
- Studies and data collection of statewide or regional significance, including precipitation and sea level rise data, infrastructure vulnerability, flash flooding, stream gauge monitoring, recurrent flooding, stormwater and coastal flooding, and future flood conditions.
- Studies evaluating land use strategies or other approaches to reduce or mitigate flood damage.

Applications should leverage existing data and studies where available and may not duplicate nor supplant existing work.

4.3 Projects

The Fund supports grants to local governments and tribes to implement flood prevention and protection projects that reduce the risk of loss of life and property damage from coastal, riverine, and inland flooding, consistent with § 10.1-603 of the Code of Virginia.

Regional governments are encouraged to coordinate and partner with localities to support the implementation and execution of flood risk reduction projects and may serve as third-party administrators on behalf of eligible localities.

Applications shall focus on a single discrete project, and may include design, specifications, and necessary maintenance costs. Applicants should consult DCR staff if they are uncertain whether proposed activities constitute a discrete project.

For projects located within the geographic areas covered by the eight easternmost planning district commissions, funded applicants must submit or update project information in the Virginia Coastal Resilience Web Explorer's Projects and Initiatives Inventory as a condition of reimbursement.

Long-Term Loans

The Fund offers long-term loans to support eligible flood resilience projects..

Loans will be made at an interest rate up to 200 basis points below the prevailing market, with an interest rate floor of 1.00%. The interest rate will be set in connection with loan closing. A loan may be for a term of up to 30 years, but cannot exceed the useful life of the project.

Loans will be appropriately secured by a general obligation pledge, certain revenues, or an annual appropriation, subject to VRA underwriting criteria.

Applicants may combine grants and long-term loans for a project; however, Fund loans may not be used as match for Fund grants. Applicants may use Resilient Virginia Revolving Fund (RVRF) loans as match for eligible Fund grants. Long-term loans are not required to be paired with a grant.

Applicants intending to use an RVRF loan as match should indicate this in the grant application and provide the required local authorization. Additional financial information will be requested by VRA following a grant award and prior to execution of the grant agreement.

All loan requests are subject to credit review and approval by VRA.

Long-term Loan Minimum: \$500,000

Long-term Loan Maximum: \$7,500,000 per applicant Match Loan Maximum: 100% of required CFPF match

Part 5: Scoring & Selection

5.1 Evaluation and Scoring Criteria

Applications are scored based on:

- Risk reduction
- Equity and Social Vulnerability Index
- Nature-based solutions
- Community impact
- Cost-effectiveness

A breakdown of the scoring criteria can be found in Appendix D.

Part 6: Award Administration

6.1 Agreements

Following application approval, the Department will issue a preliminary award letter and post the notice of awards on its DCR website.

Grant agreements will then be executed electronically by VRA.

For loan awards, Virginia Resources Authority (VRA) will provide a draft financing agreement following credit approval and coordinate the loan closing with the recipient and its bond counsel.

6.2 Disbursement

Funds may be disbursed on a quarterly basis. Requests for reimbursement must be submitted to the Department for approval in accordance with the manual and award agreement.

The Department will forward approved requests to VRA for payment. Funds will not be disbursed until a fully executed grant or loan agreement is in place.

Invoices must be detailed and specific to the approved project and provide sufficient documentation of work completed. **Proof of payment is required.**

The Department may conduct site visits or inspections to monitor project compliance throughout the lifespan of a project.

6.3 Reporting

Quarterly progress and final reports shall be submitted to the Department.

6.4 Close-Out

Final reimbursement requests must be submitted within 90 days of the authorized project completion date. This request must include completed and signed Reimbursement Request Form, signed Certificate of Approval from the local floodplain administrator or Certified Floodplain Manager ([OFFICIAL LIST](#)), proof of payment (canceled checks, bank statements, accounting system reports, etc.) and invoices.

Final project deliverables as defined in the approved Scope of Work are also due to the Department within 90 days following the project end date unless another date is approved by the Department.

Appendices

- A. General Conditions
- B. Supporting Documents
- C. Checklist
- D. Scoring Criteria
- E. Resilience Plan Requirements
- F. Glossary

Contact Information

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Appendix A: General Conditions

General Conditions

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

- A complete application meeting the requirements set forth in this manual has been submitted to the Department within the specified application period.
- The local government managing body (City Manager, County Administrator, Town Manager) has authorized the request for assistance from the Fund and has also confirmed the availability of identified matching funds. 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.
- 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 in Part IV.B.
- For projects that will require future maintenance, 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 the project owner's expense should the project fail under normal operating conditions during the course of its expected operational lifespan and reporting deficiencies or failures in the project's intended use that require remediation due to insufficient design, lack of maintenance, neglect or misuse, over the life of the project. If a grant or loan is sought for capacity building and planning activity, studies or 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.

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.

Match Requirement

Match may be cash, RVRP loans, 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. RVRP loans may be used as match for the CFPF Project category only.

Local staff may be considered as in-kind match on a prorated basis if providing direct services for the grant-funded 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:

- An interest in land or water,
- The value of any structure completed before the period of performance, unless the Department approves the activity as a pre-award or startup cost,
- 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
- Funds received from a previous CFPF 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	The community will provide 10 boxes of printer paper at a retail cost of \$35 per box for a value of \$350. 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
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 $\{(50 \times .2) \times 3\} = \$30,000$

Application Review and Approval Process

- Qualifying activities in each category are selected for funding on a competitive scoring basis. The Department will use the following review procedure:

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

- The Director shall convene an Advisory Review Committee (the Committee) to assist in the distribution of loans and grants from the Fund. The Committee shall review applications to the Fund and make recommendations on the disbursement of monies from the Fund and any other appropriate issues to the Department, the Secretary of Natural and Historic Resources, and the Chief Resilience Officer of the Commonwealth. The Committee shall include representatives from the Department of Emergency Management, the Department of Environmental Quality, the Department of Housing and Community Development, a nonprofit group engaged in resilience efforts, the agriculture industry, the manufacturing industry, and the business community, the Virginia Director of the Chesapeake Bay Commission, and others as the Director deems appropriate. (Code of Virginia 10.1-603.25) A Department of Environmental Quality representative will specifically work within the Stormwater Local Assistance Fund program.
- The 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 Appendix D. The Committee will provide scoring, ranking and award recommendations to the Department. During this time, the Committee may consider management of active grants in the final determination of funding.

Department, SNHR and Chief Resilience Officer Consultation

- The Director, in consultation with the Secretary of Natural Resources and the Chief Resilience Officer (CRO), will 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 subsequent execution of a loan agreement.
- Loan funding requires a repayment plan based on a reliable revenue stream and appropriate security.

Required Commencement and Completion Schedule

- Eligible activities must commence after the award is made, but no later than nine months post award. For capacity building, funded activity must be completed within 60 months following the issuance of an agreement signed between the applicant and VRA on behalf of the Department. For studies and projects, funded activity must be completed within 36 months following the issuance of a signed agreement between the applicant and VRA on behalf of the Department.
- 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 if applicant provides a narrative detailing the schedule delays or constraints to substantiate the request within the application. Otherwise, funding may be withdrawn and redistributed to other qualifying projects at the discretion of the Department in consultation with the Secretary of Natural and Historic Resources and the Chief Resilience Officer.
- Extensions of the total performance period 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. The Department will approve no more than two one-year extensions for projects.

Projects, capacity building and planning, and studies with a time horizon longer than the standard period of performance should be submitted in phases.

Appendix B: Supporting Documents

Scope of Work Narrative

Applications must clearly describe the need, goals, objectives, work plan, deliverables, and expected outcomes of the proposed activity. Additionally, applicants should identify responsible parties, project partners, timelines, maintenance needs, and measures of success.

Category-specific supporting information must also be provided:

- **Capacity Building & Planning:** Describe capacity needs and proposed strategies for strengthening flood resilience.
 - *Resource development strategies:* Where capacity is limited by funding, this may include working with regional governments and non-governmental organizations in the pursuit of grants, loans, or other funding sources.
 - *Staff capacity:* Plans for developing, increasing, or strengthening the knowledge, skills, and abilities of existing or new staff. This may include training existing staff, hiring personnel, or contracting with expert consultants or advisors.
 - *Policy management and development.*
 - *Stakeholder identification, outreach, and education strategies.*
- **Studies:** Describe the study, its purpose, and how results will support local or regional flood resilience.
 - The specific type of study proposed, including whether it is a new study or an update to a prior study.
 - The relationship of the study to the local government's needs for flood prevention and protection, equity, community improvement, nature-based solutions, or other priorities identified in this manual.
 - The anticipated use of the study results in the context of the local resilience plan or, for regional studies, how the study will support regional flood resilience efforts.
 - If applicable, how the study may improve flood prevention and protection efforts at the statewide level.
 - Other information necessary to establish study priority, such as:
 - Repetitive Loss and Severe Repetitive Loss Properties
 - Residential and Commercial Structures
 - Critical Facilities and Infrastructure
- **Projects:** Describe the project area, flood risk, affected populations and structures, critical infrastructure, alternatives considered, expected benefits, and relationship to other resilience efforts. Projects must demonstrate that they will not increase flood risk to other properties and must include a maintenance plan when applicable.

Project Information:

- Population – Provide population data for the local government in which the project is taking place, including identification of any low-income geographic area and the estimated number of residents that will be impacted by this project.
- Historic flooding data – Provide information on the flood risk of the project area, including whether the project is in a mapped floodplain, what flood zone it is in, and when it was last mapped. If the property or area around it has been flooded before, share information on the dates of past flood events and the amount of damage sustained.
- No adverse impact – Studies, data, reports must demonstrate proposed project minimizes flood vulnerabilities and does not create or increase flooding to other properties.
- The ability of the local government to provide its share of the cost – This must include an estimate of the total project cost, a description of the source of the funds being used, evidence of the local government's ability to pay for the project in full or quarterly prior to reimbursement, and a signed pledge agreement from each contributing organization.
- Benefit-cost analysis or narrative of benefits must be submitted with project applications over \$2,000,000. (<https://www.fema.gov/grants/tools/benefit-cost-analysis>)
 - In lieu of using the FEMA benefit-cost analysis tool, applicants may submit a narrative to describe in detail the cost benefits and value. The narrative must explicitly indicate the risk reduction benefits of a flood mitigation project and compare those benefits to its cost-effectiveness.
- The administration of local floodplain management regulations – The Department will determine if the community is in good standing with the NFIP. If applicable, provide the Department with the current floodplain ordinance by link or attachment.
- Other information necessary to establish project priority, such as:
 - Repetitive Loss and Severe Repetitive Loss Properties
 - Residential and Commercial Structures
 - Critical Facilities and Infrastructure
- Need for Assistance: Identify issues or problems that will be addressed by the project.
- Explain the local government's financial and staff resources.
 - Identify relevant staff members (floodplain administrators, planners, emergency managers, building officials, engineers) employed with the local government.
 - Identify relevant software the local government has access to.
 - Explain the local government's capabilities.
- Include the project area's Social Vulnerability Score.

- Social Vulnerability Index (SVI) layer is available at this link: Virginia Flood Risk Information System (VFRIS)
- The index score for the census block that contains the project area should be used. If the project area falls within multiple census blocks, please average the score across the blocks.

Alternatives Considered: Priority shall be given to projects that implement community-scale hazard mitigation activities that use nature-based solutions to reduce flood risk. If the proposed project does not employ a nature-based or hybrid solution, the applications must describe at least one nature-based or hybrid alternative that could reasonably address the issue identified. The analysis must also include a No Action Option as a third option. Applicants shall explain each alternative consideration and the rationale for selecting the proposed project.

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. This may include financial benefits, increased awareness, decreased risk, etc.

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.

If assistance is sought for a project that will be carried out in concert with a federal agency, provide evidence of an agreement with agency endorsing the project.

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 CFPF, 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.

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.

Applicants must provide sufficient information and documentation to demonstrate project need, feasibility, cost effectiveness, and consistency with applicable Fund priorities and scoring criteria.

Budget Narrative

Applicants must provide a detailed, itemized budget identifying the total project cost, requested Fund assistance, other funding sources, and costs by activity. Costs must be reasonable, necessary, and directly related to the proposed work. Applicants must also demonstrate that sufficient funding is available to complete the project.

RVRF loans may be used as match when eligible. Required authorizations and supporting documentation must be submitted with the application.

Fund grant and loan awards may not be used as match for other Fund awards.

Authorization to request funding: Local governments seeking funding shall also certify within the application the authorization to request funding. Local governments seeking RVRF Match loans must indicate so in the authorized documentation.

Where a local authorization is not applicable, a pledge agreement is required for each contribution, signed by the authorized representative of the contributing organization and the applicant organization, which must include:

- The name, address, and telephone number of the authorized signatory,
- The name of the applicant organization,
- The title of the application for which the match contribution is made,
- The source of funding for the match contribution,
- The dollar amount of the match contribution, and
- A statement that the contributor will pay the match contribution during the agreement period.

Appendix C: Checklist

1. Eligibility and Funding Category

- ☐ Applicant is an eligible local government or recognized tribe.
- ☐ Regional government applicant is limited to Capacity Building & Planning or Studies.
- ☐ Project applicant is an eligible local government; regional governments may coordinate, partner, or serve as a third-party administrator on behalf of an eligible local government.
- ☐ Application identifies one funding category: Capacity Building & Planning, Studies, or Projects.
- ☐ Proposed activity addresses a defined flood risk and provides community-scale benefits.
- ☐ Proposed activity does not cause adverse impacts or increase flooding elsewhere.
- ☐ Proposed activity is not previously funded or duplicative of existing work.

2. Application and Authorization

- ☐ Application is complete and submitted through the WebGrants Portal by the application deadline.
- ☐ Local governing body has authorized the request for assistance and confirmed the availability of required matching funds.
- ☐ Required authorization is included with the application.
- ☐ If applicable, pledge agreements are provided for contributing organizations.
- ☐ If the activity is being carried out with a federal agency, required authorization and supporting agreement are included.

3. Scope of Work Narrative – All Applications

- ☐ Need/problem is clearly defined, including contributing factors and consequences of not receiving funding.
- ☐ Flood risk reduction and public safety benefits are explained.
- ☐ Affected populations, structures, natural resources, and environmental or safety concerns are identified, as applicable.
- ☐ Goals are outcome-oriented and objectives are specific, measurable, time-bound, and achievable.
- ☐ Work plan identifies activities, responsible parties, partners, timeframe, milestones, and deliverables.
- ☐ Expected outcomes and measures of success are identified.
- ☐ Cost effectiveness is addressed.
- ☐ Existing staff resources and capabilities are identified.
- ☐ Maintenance, management, and monitoring needs are addressed where applicable.

4. Capacity Building & Planning

- ☐ Capacity need and proposed strategy are clearly described.
- ☐ Staff capacity needs include training, hiring, expert consultants/advisors, as applicable.
- ☐ Policy management or development needs are identified, as applicable.
- ☐ Stakeholder identification, outreach, and education strategies are described as applicable.
- ☐ Resource development strategies are identified where funding limits capacity.
- ☐ Proposed equipment, hardware, software, technology, personnel, or professional services are directly tied to local capacity needs.
- ☐ If developing or updating a resilience plan, the application addresses coordination among overlapping local governments and consistency with other applicable plans.
- ☐ Resilience plan update meets the requirements applicable to the funding round.

5. Studies

- ☐ Study type and whether it is new or an update are identified.
- ☐ Study addresses local or regional flood prevention, protection, resilience, or other applicable Fund priorities.
- ☐ Anticipated use of study results is described, including connection to a local or regional resilience plan, as applicable.
- ☐ Statewide or regional significance is described, if applicable.
- ☐ Application establishes the study's priority and need.
- ☐ Existing data and studies have been considered and the proposed work does not duplicate or supplant existing work.

6. Projects – Localities Only

- ☐ Applicant is an eligible locality.
- ☐ Project is a single discrete flood prevention or protection project.
- ☐ Design and specifications are included, if applicable.
- ☐ Necessary maintenance costs are identified, if applicable.
- ☐ Project area and flood risk are described, including historic flooding and mapped floodplain information.
- ☐ Population and affected residents are identified, including socially vulnerable and low-income geographic areas.
- ☐ Residential and commercial structures are identified and their community significance described as applicable.
- ☐ Nearby critical facilities and infrastructure are identified, as applicable.
- ☐ Repetitive loss and severe repetitive loss structures are quantified without providing specific addresses, as applicable.

- ☐ No-adverse-impact information demonstrates the project will not increase flooding elsewhere.
- ☐ Local government financial and staff resources are described.
- ☐ Social Vulnerability Index score is included and calculated using the applicable census block(s).
- ☐ Benefit-cost analysis or benefits narrative is included for projects over \$2 million.
- ☐ Alternatives analysis is included when required, including a No Action option where applicable.
- ☐ Relationship to other past, current, or future resilience projects is described.
- ☐ Maintenance, management, and monitoring plan is included for projects requiring future maintenance.
- ☐ For projects in the eight easternmost planning district commissions, required Virginia Coastal Resilience Web Explorer project information is submitted or updated.

7. Budget and Match

- ☐ Detailed, itemized Budget Narrative is provided.
- ☐ Total project/activity cost is identified.
- ☐ Requested Fund assistance is identified and allocated by activity.
- ☐ Other funding sources are identified and sufficient funds are demonstrated to complete the activity.
- ☐ Costs are reasonable, necessary, allowable, and directly related to the proposed activity.
- ☐ Ineligible indirect costs and existing staff salaries are not requested as project expenditures.
- ☐ Match is adequately documented and is necessary and reasonable for the proposed activity.
- ☐ In-kind match includes required documentation, receipts, descriptions, valuation, and methodology.
- ☐ RVRP loan is identified as match only where eligible; for CFPF Project awards, RVRP loans may be used as match.
- ☐ Fund grant or loan funds are not proposed as match for another Fund award.
- ☐ Matching funds are not being counted as match for another grant unless authorized.

8. Timeline and Performance Period

- ☐ Proposed activities can commence within nine months of award.
- ☐ Capacity Building & Planning activities can be completed within 60 months.
- ☐ Studies and Projects can be completed within 36 months.
- ☐ Activities requiring a longer timeframe are structured in phases.

- ☐ Any anticipated extension need is identified and can meet applicable extension requirements.

9. Award, Disbursement, and Close-Out Awareness

- ☐ Applicant understands that awards are competitive and subject to Department and Committee review.
- ☐ Applicant understands that funds will not be disbursed until the applicable grant or loan agreement is fully executed.

10. Final Quality Check

- ☐ Application tells a clear and consistent story from the identified flood problem through the proposed solution and expected outcomes.
- ☐ Scope of Work and Budget Narrative are consistent with one another.
- ☐ All required supporting documents are attached or otherwise provided.
- ☐ Requested funding is limited to eligible activities and costs.
- ☐ Application addresses applicable scoring criteria.
- ☐ No required signatures, authorizations, certifications, or supporting documentation are missing.

Appendix D: Scoring Criteria

The Fund will use a consistent, transparent, and outcome-focused scoring process to prioritize applications that demonstrate the greatest potential to reduce flood risk and strengthen community resilience. Applications will be evaluated based on criteria specific to the funding category and scored on a standardized scale to facilitate equitable comparison across categories.

Capacity Building & Planning and Studies will receive greater consideration in the overall funding prioritization, reflecting the Fund’s emphasis on establishing the planning, technical, and organizational foundation necessary for effective long-term flood risk reduction.

Across all categories, additional consideration will be given to activities that advance Community Rating System (CRS) enrollment or improve a locality’s CRS classification, recognizing the value of sustained floodplain management practices that exceed minimum NFIP requirements. Applicants who self-certify CRS points, will be required to demonstrate significant progress toward CRS enrollment or improvement as a contingency of reimbursement.

Capacity Building & Planning

Criterion	Points
Resilience planning, including development or substantive updates to resilience plans and coordination with other local plans for flood resilience benefit and alignment with identified local or regional needs	45
Strengthening local capacity, including staff, equipment, hardware, software, technology, or professional services	20
Policy, ordinance, administrative, or procedural improvements	10
CRS enrollment or classification improvement activities	15
Stakeholder coordination, outreach, and education	10

CRS Enrollment or Classification Improvement – up to 15 points

Points may be awarded when the proposed activity clearly supports future CRS enrollment or an improved CRS classification:

- **15 points:** Activity directly supports CRS enrollment or is an eligible CRS activity, expected to result in a measurable improvement in CRS classification.
- **0 points:** No demonstrated contribution to CRS enrollment or classification improvement.

Examples may include:

- Developing or updating a floodplain management plan that supports higher standards and CRS creditable activities.
- Developing outreach, education, or flood preparedness programs that can be incorporated into a CRS program.
- Establishing improved floodplain data management, mapping, or documentation processes that support CRS activities.
- Developing policies or procedures that provide additional CRS credit beyond minimum NFIP requirements.

Studies

Criterion	Points
Flood studies of significant statewide or regional needs*	40
Flood studies and data capture significant local needs*	35
Advancement of flood risk data, modeling, mapping, or other technical information	20
CRS enrollment or classification improvement studies	10

**Applicant must select regional or local needs, not both.*

CRS Enrollment or Classification Improvement – up to 10 points

Points may be awarded when the proposed study will directly support future CRS enrollment or an improved CRS classification.

- **10 points:** Study directly addresses a CRS requirement or produces information that is expected to result in measurable CRS classification improvement or enrollment.
- **0 points:** No demonstrated contribution to CRS enrollment or classification improvement.

Examples may include:

- A study that provides the technical basis for a higher regulatory standard that can receive CRS credit.
- Development of flood risk data or mapping that supports CRS planning, mapping, or public information activities.
- A study supporting development of a community floodplain management or hazard mitigation strategy that can be used for CRS purposes.
- Analysis needed to document flood problems, mitigation activities, or other information required for a CRS activity.

Projects – Localities Only

This category is limited to eligible local governments. Regional governments may coordinate and partner with localities to support implementation and may serve as third-party administrators on behalf of eligible localities.

Criterion	Points
Flood risk reduction and community benefit	40
Nature-based flood risk reduction approach (90% or more NBS)	20
Very High or High Social Vulnerability Index score	15
Protection of critical infrastructure, community lifeline, or essential facilities	15
Hybrid flood risk reduction approach (Nature-based and grey infrastructure) (30-89% NBS)	10
CRS enrollment or classification improvement	10
Expected project lifespan and long-term resilience greater than 20 years	5
Consistency with local or regional flood resilience plan	5

CRS Enrollment or Classification Improvement – up to 10 points

Points may be awarded when the proposed project directly contributes to CRS enrollment or an improved CRS classification.

- **10 points:** Project directly implements a CRS-creditable activity and is expected to result in measurable CRS classification improvement.
- **0 points:** No demonstrated contribution to CRS enrollment or classification improvement.

Examples may include:

- Floodplain restoration or acquisition projects that support CRS-recognized floodplain management activities.
- Projects that preserve or restore natural floodplain functions and can contribute to open-space preservation or related CRS credit.
- Flood risk reduction projects that implement recommendations from a community's floodplain management or hazard mitigation plan.

Applicant Documentation

Applicants seeking CRS points should briefly describe how the proposed activity will support CRS enrollment or improve the locality's CRS classification. Applicants should identify the applicable CRS activity, if known, and describe the anticipated benefit.

Applicants are not required to be enrolled in the CRS to receive points in the application process. Activities that establish the foundation for future CRS enrollment are encouraged.

Appendix E: Resilience Plan Requirements

L must have a valid Department-approved Resilience Plan to be considered for funding under the Project category. Resilience Plans are valid for five years after Department approval.

The purpose of this requirement is to ensure that localities have fully assessed their flood resilience needs and have prioritized potential projects for maximum benefit to the community. This helps ensure that the Fund has the most positive impact across the Commonwealth and is a responsible steward of public monies.

Previously approved Resilience Plans that expired in 2025 or 2026 will remain eligible for funding under the project category, provided that the Plan is updated to meet the CFPF Round 7 Resilience Plan requirements by the earlier of (1) one year after accepting the award or (2) project closeout.

A Resilience Plan must meet the following criteria:

- Be project-based with a focus on flood control solutions for the protection and adaptation of communities, with a clearly articulated timeline for project execution.
- Protect natural assets and apply nature-based approaches to flood mitigation when possible.
- Strive to enhance equity through adaptation and protection measures.

- Identify all areas flooding in the community, including areas outside of mapped flood zones.
- Plans that include property acquisitions must include equitable relocation strategies.
- Include a strategy for proactive pre-disaster debris management.
- Include administrative procedures for Substantial Improvement/Substantial Damage of structures within the SFHA.
- Include coordination with existing flood resilience activities and initiatives.
- Use the best available science and incorporate climate change, sea level rise, and storm surge (where applicable).
- Identify all current and pending flood mitigation projects that are funded outside of CFPP.
- Be updated every five years.

Plan depth and length should fit the particular needs of the community and be commensurate with population, degree of exposure to flood risk, and scale of unmet mitigation needs. Plans have ranged from 12 pages to over 300 pages. Links to previously approved plans are available on our website : <https://www.dcr.virginia.gov/dam-safety-and-floodplains/approved-resilience-plans>.

Compilation plans *may* make sense for larger localities that have several existing plans which each contain elements meeting the required Resilience Plan criteria. In that case, the compilation document must contain a section explaining how the plan excerpts work together to create an actionable, living document and a keyed matrix citing exact passages that satisfy the criteria. This new plan should be considered a vehicle for activating the spirit of the resilience items in the source documents.

If grant funds are used to create a Resilience Plan, the deliverable must be an original, stand-alone document.

Plans must be endorsed by the local floodplain administrator or entity delegated to administer the floodplain ordinance.

Submitting Plans

Plans must be submitted no less than 30 days before the opening of a grant round. This leaves time for review and approval or necessary revisions. The plan must then be formally adopted by the locality and the official resolution submitted before the execution of the grant agreement, typically a 6-month window.

If a locality would like to use a PDC's regional Resilience Plan in place of their own, *the plan must meet all criteria for that locality*. If a locality believes the PDC plan fully represents

their needs, goals and potential projects, they may submit it with a cover letter for approval. If the PDC plan *does not* meet all the criteria on behalf of the locality, the locality may author an addendum and submit them together. Upon approval of the Plan by the Department, the locality may move forward with adoption and supply the resolution before the execution of the grant agreement.

The Department's Plan approval is valid for a period of five years.

Renewal Criteria (effective July 1, 2027)

For a plan to be considered updated it must include:

Status of Resilience

An executive summary that includes a five-year look back on the status of resilience in the community. Include these elements as appropriate:

Describe flood resilience initiatives undertaken during previous plan period and a general status of resilience efforts as a whole, including challenges to progress.

Describe any studies and projects completed or underway using CFPF funds and a simple narrative analysis of their impact.

Describe how any CFPF funded staff positions have informed the locality's ongoing resilience efforts.

Community-wide plan updates

Address all plan criteria required in most recent grant manual.

Update project list to include any new projects for consideration and reprioritize as necessary.

Incorporate refreshed source data as applicable, including other local or regional plans and any technical data from locally sponsored or CFPF funded studies and the most current data from state or federal agencies.

All assumptions or contextual analysis used previously must be revalidated community-wide, including vulnerability of populations, environmental and infrastructural conditions.

Add new data or contextual information as appropriate.

Account for overlapping jurisdictions; towns should be coordinating with county and vice versa.

Notes on Meeting Resilience Plan Criteria

Criteria 1,2 & 8

- **Plans must include a project list.**
- Include specific project descriptions, estimated costs and duration.
- A project is a single buildable undertaking. Rather than "Enhance flood resilience along Main Street," a discrete project would be "Install six bioretention tree wells on Main St between 6th & 7th Streets."

- Projects must be ranked by how they meet needs and fit within constraints.
- Variables may include CFPF criteria and other considerations specific to the communities. The degree to which a project is nature-based should always be a factor informing the project ranking.
- Project lists should reflect other resilience initiatives discussed in other local or regional plans.
- Are you duplicating efforts or conflicting with an overlapping locality (e.g. county & town)? Do these projects expand on mitigation actions in the regional hazard mitigation plan or mirror a priority set out by your comprehensive or capital improvement plans?
- Do these projects fit alongside other initiatives taking place within your community?
- Can they run concurrently to amplify your effort and maximize resources?
- Discoveries made here may also inform future planning in other documents.
(criteria 1,2,8)

Criteria 3, 4 & 9

- An analysis of the locality's current flooding problems, the socioeconomic context, and how they overlap is essential. *At least* equal consideration should be given to improving lives of residents who are most in need of help from public sources or have special circumstances that exacerbate the impact flooding has on their lives.
- Are there parts of your community who have only one way out in case of emergency?
- Are there areas of chronic flooding where residents have very little hope of mitigating it themselves property-by-property?
- Which parts of your community will be most vulnerable to a changing climate?
- Locally known flood-prone areas are as important as the FEMA mapped floodplain. Accordingly, future projections should influence planning beyond today's floodplain boundaries.
- Rely on credible data sources at all levels of government as well as the first-hand knowledge of your floodplain administrator, building official and emergency manager. (criteria 3,4,9)

Criterion 6

- The dangers that debris poses during flood events and the expense of debris removal during recovery begs for a proactive system of ongoing, non-disaster debris management. We ask that you simply outline actions that your locality regularly takes to lessen debris that can exacerbate flooding or damage property when swept up in floodwaters.
- Nuisance ordinances focused on inoperable vehicles and/or other material
- Standard procedures for maintenance of storm drains
- Assistance to property owners to clear debris from streams and clearance of vegetative debris in public areas.

Criterion 7

- “Substantial Improvement/Substantial Damage” are important terms for specific procedures that must take place when structures in the floodplain are improved, repaired or have sustained damage of any origin, as required by FEMA’s NFIP minimum standards ([44CFR60.3](#)).
- All floodplain management ordinances outline basic SI/SD regulations and simply pointing to that does not satisfy the requirement. Plans should explain the basic flow of SI/SD determinations through your permitting office, what method your locality uses to determine market value and a formal SOP if the locality has one (refer to [FEMA P-758](#)). Not performing these determinations is a violation of the NFIP and could result in probation or suspension.

Criterion 10

- Listing all current and pending flood mitigation projects funded outside of CFPF helps us understand if our funding duplicates other efforts or sources. This is an important piece of accountability for all parties.

Appendix F: Glossary

A. Definitions

Some terms used in this manual and in § 10.1-603.24 of the *Code of Virginia* have specific meanings that may vary from other contexts. For the purposes of this manual and the Fund:

“Activity” means one stage of a project, plan, or study. Each activity consists of one or more actions that, upon completion, will lead to the next project stage. Taken together as a series, the activities will result in the final deliverable. Each activity has a defined start and end, as well as a deadline or period in which it must be completed.

“Capacity Building” means strengthening a local government’s ability to assess flood risk and mitigate impacts through training of existing staff, hiring of personnel, contracting with expert consultants or advisors, and other related actions.

“Certified floodplain manager” means a Certified Floodplain Manager (CFM) according to the Association of State Floodplain Managers (<https://www.floods.org/certification-program-cfm>).

“Community-scale project” means a flood prevention and protection project that provides flood mitigation benefits 25% or more of the geographic area or population within the designated census block of the project location. For projects whose primary benefit is provided outside of the census block in which the project is physically located, the applicant may designate a different census block to be used in the calculation. This definition includes flood mitigation of critical facilities and infrastructure that have been identified in the regional or state hazard mitigation plan.

“Code” means the *Code of Virginia*.

"Cost," as applied to any activity financed under the provisions of this article, means the total of all costs incurred by the local government in carrying out all works and undertakings necessary or incidental to the accomplishment of any proposed activity.

“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.

“Department” means the Virginia Department of Conservation and Recreation.

“Eligible Applicants” are local governments and tribes, as defined below. The program allows eligible applicants to join together to submit joint proposals.

"Fund or CFPF" means the Virginia Community Flood Preparedness Fund created pursuant to § 10.1-603.25 of the Code of Virginia.

“Hybrid Solution” means a project that uses both green and gray components to maximize the potential benefits of both types of intervention.

"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 of Virginia or laws of the Commonwealth.

“Locality” means the area under the jurisdiction of a local government.

“Low Impact Development” means systems and practices which use or mimic natural processes, and results in the infiltration, evapotranspiration, or use of stormwater in order to protect water quality and associated aquatic habitats.

"Low-income geographic area" means any locality, or community within a locality, that has a median household income that is not greater than 80 percent of the state median household income or any area in the Commonwealth designated as a qualified opportunity zone by the U.S. Secretary of the Treasury via his/her delegation of authority to the Internal Revenue Service.

“Nature-based solution” means an approach that reduces the impacts of flood and storm events through the use of environmental processes and natural systems. A nature-based solution may provide additional benefits beyond flood control, including recreational opportunities and improved water quality. This includes a project that reduces these impacts by protecting, restoring, or emulating natural features.

“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.

“Overlapping local government” means a situation in which multiple local governments have jurisdiction and intersecting authorities over the same geographic area.

“Pluvial Flooding” means flooding produced from direct precipitation, which is also known as local intense precipitation. Pluvial flooding occurs when precipitation rates exceed the infiltration capacity of soils and the drainage capacity, resulting in excess runoff and induces flooding.

“Project” means any activity or group of activities with a common goal to reduce coastal, riverine or inland flooding. Design and specification development is considered a project.

“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.

“Recurrent or Repetitive Flooding” means the flooding effects of rain, tides and storm surges that occur on a regular or frequent basis.

“Resilience Plan” means an official, adopted plan that describes the entire local government’s approach to flooding and meets the criteria outlined in Appendix F.

“Tribe” means federally recognized tribes in Virginia, and Virginia recognized tribes.

“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 environmentally overburdened communities, 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.

“VRA” means the Virginia Resources Authority