

# BUILDING RESILIENCE & STRENGTHENING RECOVERY

Ian Blair // Wetlands Watch // [ian.blair@wetlandswatch.org](mailto:ian.blair@wetlandswatch.org)  
Morgan Butler // Southern Environmental Law Center // [mbutler@selc.org](mailto:mbutler@selc.org)  
Jay Ford // Chesapeake Bay Foundation // [jford@cbf.org](mailto:jford@cbf.org)  
Emily Steinhilber // Environmental Defense Fund // [esteinhilber@edf.org](mailto:esteinhilber@edf.org)

## WHY IT MATTERS

Virginia's exposure to climate-related disasters is growing at an alarming rate. Between 2020 and 2024, the Commonwealth experienced 40 weather and climate disasters where overall costs and damages exceeded \$1 billion. Averaged annually, that equals eight such disasters per year—a dramatic increase from the average of 1.4 per year between 1980 and 1999.<sup>1</sup> These events include severe storms, hurricanes, and flooding, and the impacts have been felt in communities statewide. Notable events include the 2022 Appalachian floods, Tropical Storm Ophelia in 2023, and Hurricane Helene in 2024, which caused major flooding in western Virginia, resulting in three fatalities and extensive damage.<sup>2</sup>

The best way to reduce the damage, expenses, and suffering from weather disasters is to invest in resilience before storms hit. A 2024 study from the U.S. Chamber of Commerce, Allstate, and the U.S. Chamber of Commerce Foundation found that every \$1 invested in resilience and disaster preparedness saves \$13 in economic impact, damage, and cleanup costs after the event.<sup>3</sup> Several years ago, the General Assembly wisely established Virginia's Community Flood Preparedness Fund (CFPF) to support proactive pre-disaster flood mitigation planning and projects, and this has been a key component of Virginia's resilience efforts.<sup>4</sup>

However, with estimates from the Army Corps of Engineers projects in Virginia Beach and Norfolk together exceeding \$6 billion, this funding pales in comparison to the resilience needs statewide, yet other critical state and federal funds that reduce climate risk and support resilience have been reduced or eliminated this year. And despite the newly created and narrowly directed Disaster Assistance Fund at Virginia's Department of Housing and Community Development (DHCD),<sup>5</sup> Virginia also lacks a comprehensive resilience-based approach to post-disaster recovery, now more critical than ever in light of federal efforts to reduce the role of, and funding from, the Federal Emergency Management Agency (FEMA).

As the federal landscape changes, Virginia must prepare now to invest in community and ecosystem resilience both ahead of and after the storm and ensure the state's resilience efforts prioritize natural infrastructure and an equitable distribution of resources.

## CURRENT LANDSCAPE

Virginia's climate resilience approach faces significant challenges due to recent shifts in federal and

state funding. The Trump administration has cut programs across multiple agencies, including FEMA's Building Resilience Infrastructure and Communities (BRIC) and the Environmental Protection Agency's Community Change Grants that supported resilience, reduced climate risk, and prioritized nature-based solutions.<sup>6</sup> Hampton Roads alone is poised to lose \$50 million in much-needed grant investments to protect communities from climate impacts.<sup>7</sup> These cuts will directly increase Virginia's vulnerability, and, unfortunately, Virginia is not positioned to fill this gap.

With federal funding for resilience and recovery slashed, Virginia's oversubscribed CFPF dollars become even more precious. Established in 2020 and initially funded through the Regional Greenhouse Gas Initiative (RGGI), the CFPF has allocated over \$200 million to support local resilience planning and flood mitigation projects, with a strong focus on low-income communities. Funds from RGGI allocated to resilience have also supported critical resilience staffing and state planning efforts. However, Virginia's withdrawal from RGGI has jeopardized the CFPF's sustainability, leaving it reliant on unpredictable general fund appropriations while a legal challenge plays out.

Additionally, Virginia's resilience toolbox includes the critical, yet underutilized Resilient Virginia Revolving Fund (RVRF), which provides a mechanism for supporting the resilience of private property owners and serving as a match for the federal Safeguarding Tomorrow Revolving Loan Fund. Both the CFPF and RVRF are important foundations for funding the state's long list of pre-disaster preparedness needs and both programs should be strengthened with programmatic changes that enable and empower localities to fully utilize these resources for resilience.

As for post-disaster recovery, the establishment of a permanent fund at DHCD in 2025 reflects recognition of the increased role Virginia will need to play in disaster recovery moving forward, but the eligible awardees of these funds are limited. The lack of a comprehensive approach to disaster recovery risks undermines resilience investments. Establishing a comprehensive approach would help ensure immediate recovery needs are met without diminishing the Commonwealth's crucial investment in disaster resilience.

## OPPORTUNITIES

As Virginia navigates more frequent and intense climate-related disasters, there is a vital opportunity to

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reduce Virginia's climate risk with a more comprehensive approach to pre- and post-disaster funding that continuously aligns resilience priorities and effectively utilizes limited funds. Virginia should develop guidelines on when and how post-disaster funds can be used during recovery, ensuring that such decisions are made transparently and consistently. Improving coordination between state agencies involved in resilience, emergency management, and infrastructure planning would enhance the effectiveness of preparedness and response efforts. These improvements could be strengthened through inclusive stakeholder engagement and public reporting to promote transparency and ensure that best practices and community needs guide funding decisions.

Currently, the CFPF serves as the state's primary vehicle for proactive flood resilience, and while it reflects the state's resilience priorities, projects are not aligned with the state's resilience plans. Continued capitalization of the CFPF, coupled with improvements to the RVRP and the new Virginia Disaster Assistance Fund, and identification of a

singular post-disaster assistance fund, create new opportunities for aligning priorities that ensure that investments are prioritized to meet critical needs in a manner that advances resilience. For example, in addition to ensuring resilience priorities are met, Virginia's Flood Freeboard Standard could be expanded to apply more broadly to efforts funded by state disaster recovery dollars.<sup>8</sup> Additionally, as Virginia's Coastal Resilience Master Plan Phase 2, statewide Flood Protection Master Plan, and Interagency Resilience Management Team are all launched this year, Virginia can act now to implement these plans and coordinate state action and resources to ensure nature-based and equitable solutions are prioritized in line with the Commonwealth's resilience goals.

Thankfully, Virginia's leanly staffed Office of Commonwealth Resilience is well-positioned to lead this effort and ensure that all programs work seamlessly together to advance the state's resilience priorities, including supporting nature-based solutions and equity.

## TOP TAKEAWAYS

Virginia experienced 40 climate disasters between 2020 to 2024 that each cost at least \$1 billion in overall costs and damages, underscoring the need for stronger, forward-looking climate resilience strategies.

Virginia lacks sufficient funds or a comprehensive approach to effectively reduce our climate risk or respond to disasters, and these vulnerabilities will only be exacerbated by the loss of federal funds and support.

This is a critical time to ensure that pre- and post-disaster programs and funds are aligned to support Virginia's resilience priorities and reduce climate risk across the Commonwealth.

## ENDNOTES

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