REDUCING FLOOD RISK

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WHY IT MATTERS

Climate change is already heavily impacting Virginians today. Severe precipitation across the state and coastal flooding are devastating our communities, infrastructure, and natural resources. In the coastal zone alone, nearly 1.5 million Virginians live in areas exposed to major flooding. In recent years, Southwest Virginia has suffered through deadly disasters, including Hurricane Helene and the February 2025 storms. Making things worse, by 2060, the coast is likely to see 1.7 feet of sea level rise,[1] and the number and intensity of extreme precipitation events are projected to increase across the state.[2]

Small and large localities across the state are seeing the magnitude of these changes, and doing their best to prepare, but they know they cannot go it alone. Small towns like Oyster and Abingdon and large population centers like Virginia Beach, Richmond, and Fairfax are all looking to the state for support and leadership. In the coastal zone alone, **Virginia's Department of Conservation and Recreation** is tracking nearly 1,000 resilience initiatives and projects that all need resources.

Unfortunately, many Virginians are unaware of their growing flood risk: only 3% of Virginians have flood insurance.[3] Worse yet, the support Virginia receives for preparedness and recovery is at risk: unpredictable federal funds underlie 70% of the **Virginia Department of Emergency Management's (VDEM)** operating budget.[4]

Frequent chronic flooding adds up to a large share of Virginia's economic risk. However, investments in flood resilience return at least $6 for every dollar invested.[5] Conversely, delaying or diverting resilience funds costs communities: for every $1 not invested in disaster resilience, communities can lose up to $33 in future economic activity.[6,7]

CURRENT LANDSCAPE

Virginia has established pre-disaster resilience programs that incentivize and fund localities to develop resilience plans and provide grants and loans for implementation. Since 2020, the **Community Flood Preparedness Fund (CFPF)** has awarded over $300 million to more than 60 localities for resilience plans and projects.[8]

While some communities in Virginia have just begun planning for resilience, others have billions of dollars in flood mitigation projects planned. CFPF demand consistently exceeds available funds. Although some CFPF dollars will be restored with revenues from Virginia reentering the **Regional Greenhouse Gas Initiative (RGGI)**, nearly half of that will now be redirected to ratepayer rebates.

Virginia has proactively updated some laws and regulations and invested in science-based resilience plans, and many localities have followed suit. However, we are still falling short, examples include: the required update to statewide septic regulations to account for climate change has stalled, local resilience plans vary widely in efficacy, and the state's outdated building and stormwater standards fail to adequately account for increasing rainfall volumes.

Moreover, Virginia lacks a permanent post-disaster recovery program, which has resulted in repurposing pre-disaster resilience funding and other dollars for post-disaster needs in a classic "rob Peter to pay Paul" scenario. Although the General Assembly created the **Virginia Disaster Assistance Fund (VDAF)** in 2025 to support recovery from Hurricane Helene and the February 2025 storms,[9] the VDAF remains a one-time response rather than a permanent solution. And the **Resilient Virginia Revolving Fund (RVRF)**—a statewide fund designed to build resilience on private property and complement the CFPF—is currently being utilized for post-disaster recovery in those same areas.

OPPORTUNITIES

As Virginians navigate more frequent and costly disasters, now is the time to build upon a strong foundation of science-based plans, well-funded resilience programs, and forward-looking standards.

While RGGI revenues provide significant funding for CFPF, additional funding is required to meet the Commonwealth's needs. With estimated costs to implement the Norfolk and Virginia Beach Coastal Storm Risk Management studies alone exceeding $7 billion, we need innovative financing and insurance solutions that complement effective risk-reduction programs.

The **Virginia Office of Resilience** is tasked with working across agencies and engaging universities and other partners to leverage existing resources, identify and align programs with multiple benefits, and explore innovative financing and technology solutions. Improving coordination between state agencies involved in resilience, emergency management, and infrastructure planning would enhance the effectiveness of preparedness and response efforts. We should ensure this work is well-resourced.

To ensure that new state investments reduce flood

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and other disaster risks, Virginia should refocus on finalizing strong building and development standards across all agencies and supporting localities to do the same. Efforts should include strengthening **Virginia's Floodplain Management Standard**, advancing pending septic regulations, improving requirements for resilience plans, and better connecting Virginia's coastal and statewide resilience plans and funding sources with regional and local plans and projects.

Finally, planning now for a permanent post-disaster recovery program with reliable funding and clear, transparent guidelines on when and how post-disaster funds can be used during recovery will reduce Virginia's climate risk and promote equity. To ensure flood risk reduction and effective use of state resources, all state investments in recovery and future development should be conditioned on the recipient's incorporation of strong, resilient rebuilding standards.

TOP TAKEAWAYS

Virginians' flood disaster risk is increasing due to climate change, yet residents, localities, and our state agencies are unprepared.

We must invest more in programs that reduce our risk now and help Virginians recover from disasters.

Virginia can build on the knowledge from statewide, coastal, and local flood resilience plans to set strong standards now that will reduce risk in the future and protect our communities, infrastructure, and natural resources.

ENDNOTES

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Marsh in the Eastern Shore
Photo by Marina Pierce