



WHAT IS THE VIRGINIA DISASTER ASSISTANCE FUND?

The **Virginia Disaster Assistance Fund (VDAF)** is a \$50 million state program providing financial relief to Virginians whose homes, businesses, farms, or community infrastructure were destroyed or heavily damaged by Tropical Storm Helene or the February 2025 storms, and funding mitigation projects to protect against future disasters.

Funding is distributed through partner organizations (local governments and Planning District Commissions) so help reaches residents quickly and equitably.

Part 1 DISASTER RECOVERY FAQs

Who is eligible to apply for recovery assistance?

Eligible applicants include individual property owners, business owners, or holders of life estates who lost or sustained real property damage as a result of one or both of the Disaster Events and was a Virginia resident at the time of the applicable Disaster Event.

What are the Disaster Events?

“Disaster Event”, for purposes of Part 1 of the Program (Disaster Recovery), means one or both of the following:

1. Tropical Storm Helene, being a disaster occurring on or after September 25, 2024, but before October 3, 2024, and subject to a Major Disaster Declaration (FEMA-4831-DR) issued by President Biden on October 1, 2024, and
2. The storms occurring during the State of Emergency declared by Governor Youngkin on February 10, 2025, including, without limitation the heavy rains occurring on or around February 15 and 16, 2025.

What types of damages qualify for assistance?

Only damages categorized as **Total Loss** or **Major Damage** to real property are eligible.

What documentation is required?

Applicants must provide proof of ownership, residency at the time of the disaster, and documentation of damage.

Can renters apply?

No, only property owners or those with legal interest in the property (e.g., life estate holders) are eligible.

Part 2 DISASTER MITIGATION FAQs

What is Part 2 of the VDAF Program?

Part 2 refers to Disaster Mitigation, established under Item 102.Q2 of the 2025 Budget Bill.

What is the Purpose of Part 2 funding?

The funding is designed for DHCD to supply funding to support mitigation efforts aimed at lessening the impact of major weather event disaster damages to affected communities to counter the cycle of disaster damage, reconstruction, and repeated damage.

What qualifies as a “Major Weather Event Disaster”?

Part 2 of the Program supports disaster mitigation and resiliency efforts in qualified communities that were affected by the Major Weather Event Disaster related to a flood disaster, mudslide, storm damage, wind damage, or landslide that was subject to a Major Disaster Declaration occurring on or after August 1, 2021.

Will payments be made upfront or in phases?

Generally, payments will be made in phases based on performance benchmarks, such as completed planning activities, approved designs, or verified construction progress.

What does “performance-based funding” mean in Part 2 of the Program?

It means that funding is tied to measurable outcomes. Applicants must demonstrate progress or completion of specific milestones to receive funds.

Who verifies performance?

The Partnering Organization who will administer the program or its approved third-party reviewers (e.g., licensed contractors, engineers, or building officials) will verify that milestones are met.

Can funding be withheld if performance goals aren’t met?

Yes. If required benchmarks aren’t achieved or documentation is insufficient, funding may be delayed or denied.

Can I be reimbursed for work I’ve already completed on my bridge?

Generally, no. Funding under Part 2 of the Program is performance-based, which means reimbursement is typically tied to work completed after the funding agreement is in place. However, there may be some exceptions to this rule. If the work aligns with approved project milestones and was performed within the allowable guidelines

defined by the Program Guidelines, you may be eligible. You’ll need to provide detailed documentation and justification.

Who can apply for mitigation funding?

Mitigation funding is available to local governments in eligible disaster-affected communities and individual Virginia property owners with qualifying infrastructure needs, such as bridge construction or reconstruction and slope stabilization.

What types of projects are eligible?

Examples include:

- Bridge construction/reconstruction
- Flood control systems such as slope stabilization and retaining walls
- Structural reinforcements
- Community-wide infrastructure upgrades

Can individuals apply for mitigation funding?

No, mitigation funding is distributed through localities, PDCs, or qualified non-profits, not directly to individuals.

Who administers the program?

The Virginia Department of Housing and Community Development (DHCD) manages the program in partnership with impacted local governments and the PDCs.

What planning grants are available?

- Up to \$7,500 for single-bridge repair/replacement planning
- Up to \$10,000 for complex flood resiliency projects.

Who can apply for planning grants?

- Local governments
- Nonprofits supporting community resilience
- Private property owners in flood-prone areas (as identified by DCR)

What are eligible planning activities?

- Feasibility studies

- Engineering assessments
- Environmental impact and permitting reviews

BRIDGE & SLOPE STABILIZATION ASSISTANCE

What types of projects are funded?

- Access Bridges: up to \$50,000 max per bridge per property
- Slope Stabilization: up to \$29,000 max per slope stabilization project

Who is eligible for bridge/slope assistance?

- Individuals: Virginia residents with damaged bridges/slopes
- Local Governments & Nonprofits: Must align with state/regional mitigation goals

What are eligible expenses?

- Engineering assessments
- Design and construction
- Resilient materials (e.g., geotextiles, riprap)
- Labor and permitting costs

What documentation is required?

- Completed application with certifications
- Inspection and damage report by a licensed Construction Professional
- Cost estimates
- Proof of ownership and financial need
- Risk assessments (e.g., engineering reports, Certified Flood Manager recommendations)

What is a “Construction Professional”?

A third-party expert approved by DHCD, such as:

- Virginia licensed Class A contractor
- Certified building official
- Licensed professional engineer
- Other qualified inspectors

Can I be reimbursed for work I’ve already completed on my bridge?

While reimbursement is typically reserved for work completed after an approved application, there may be opportunities for exceptions. If your completed work meets the criteria outlined in the Program Guidelines, you may be eligible for reimbursement. We encourage you to submit detailed documentation and justification so we can evaluate your request.

What documents do I need to include with my VDAF application for bridge or slope repairs?

To help us review your application quickly and thoroughly, please include the following required documents:

- Bridge/Slope Inspection & Damage Report. A professional assessment from a licensed construction expert detailing the nature and extent of damage.
- Cost Estimate. A clear and itemized estimate from a construction professional outlining anticipated repair costs.
- Contract for Work. If work is already underway or completed, include the signed contract with your contractor. This helps us evaluate reimbursement eligibility.
- Proof of Ownership & Flood Damage Assessment. Documentation showing property ownership and any flood-related impacts.
- Local Government Endorsement/Permits (if applicable). If your project requires local approval or permitting, please include those documents. Projects located in flood-prone areas must meet the 500-year flood standard, as outlined in the program guidelines.

What is a 500-year flood standard?

A 500-year flood refers to a flood event that has a 0.2% chance of occurring in any given year. Designs must ensure structural integrity during such an event, where applicable.

Where can I find details about the increased flood resilience measures?

Refer to guidance from the Virginia Department of Conservation and Recreation (DCR), including the Resilient Virginia Revolving Fund and Southwest Virginia Resilient Recovery and Rebuilding – Category 1a: Bridges, Culverts, and Slope Stabilization.

What if my project cannot meet the 500-year flood design standard?

If achieving the 500-year flood design is not feasible, the applicant must implement **increased flood resilience measures** to the greatest extent possible. These measures are outlined in **Appendix B** of the DCR program guidelines.

Who must verify that my design meets the required standards?

A **properly licensed engineer** or a **Certified Floodplain Manager (CFM)** must submit a signed attestation that:

- The design meets the 500-year flood standard, **or**
- The design incorporates increased flood resilience measures to the greatest extent feasible.

What is a “Certified Floodplain Manager (CFM)”?

A professional certified by the Association of State Floodplain Managers to assess and manage flood risks.

How do I know if this standard applies to my bridge project?

If your project site is located in or near a mapped floodplain, the 500-year flood standard likely applies. Your local permitting office or floodplain administrator can help

determine applicability and guide your design process.

What if I don't have all the documents yet?

We understand that gathering paperwork can take time. If you're missing an item, we encourage you to submit what you have. Our team is here to support you through the process.

What if my site isn't in a floodplain?

If the standard doesn't apply to your location, simply include a brief explanation or supporting documentation. VDAF is designed to be flexible and responsive to local conditions.