

## LIVING SHORELINES RESILIENCY LOAN PROGRAM

**STATE PROGRAM:** Virginia Department of Environmental Quality

**ASSISTANCE RECIPIENT:** Middle Peninsula Planning District Commission

**ASSISTANCE AMOUNT:** \$500,000



### PROJECT DESCRIPTION

The Middle Peninsula Planning District Commission (MPPDC) has created a Living Shoreline Revolving Loan Program for homeowners within their district. Known as the Shoreline Resiliency Program, the program will provide an innovative, long-term source of low-interest financing that establishes living shorelines to protect or improve water quality and prevent the pollution of state waters. All loans greater than \$3,000 are secured with a deed of trust granted to the MPPDC, and grants may be made for projects that help protect high erosion shorelines. The first loan for \$250,000 in 2017 resulted in the installation of five projects ranging in cost from \$14,133 to \$182,867. The second loan was issued in 2019 for the same amount. This program received so much interest from small businesses within the district that the Virginia General Assembly expanded eligible applicants to include bed and breakfast operations, campgrounds, restaurants, and businesses that use working waterfronts. Living shorelines not only preserve and provide habitat for coastal plants and animals, but also provide aesthetic benefits to landowners and the public.

To read more about this case study, please visit [https://www.epa.gov/sites/default/files/2019-11/documents/pisces\\_2019\\_compendium.pdf](https://www.epa.gov/sites/default/files/2019-11/documents/pisces_2019_compendium.pdf).