

Conference Proceedings

Virginia Coastal Resilience Collaborative Inaugural Fall Conference

Securing Virginia's Future: National Perspectives on State & Local Resilience Finance

Friday, October 3, 2025 at The Williamsburg Lodge

Compiled by

Kianne Benjamin '26, M.A. - Virginia Institute of Marine Science Cameron Bruce, VCRC Assistant Director









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Conference Overview and Goals

The Virginia Coastal Resilience Collaborative at William & Mary (VCRC) welcomed a multitude of local, regional and national experts to engage in dialogue about how to unite multiple sectors' resources in more coordinated ways to address impacts of a changing climate through effective risk mitigation.

The VCRC's fall inaugural conference 'Securing Virginia's Future; National Perspectives on State & Local Resilience Finance' featured insightful presentations demonstrating resilient infrastructure strategies, financial advice from legal experts, and rich dialogue addressing uncertainty and risk, guided by pointed questions from conference attendees. The progression from a fireside chat to panel discussion to breakout groups connected macro-level dynamics of growing risk and risk reduction at the national level down to intimately local issues and perspectives.

Panel discussions highlighted watershed-based risk assessment tools; parametric insurance development in Virginia's cities; the importance of generating public understanding of growing risk and public support for responses; the local dynamics of how, where and why money is spent on adaptation; consumer-based resilience incentives; opportunities for addressing administrative burdens through new organizational structures; and the importance of community-oriented, market-based solutions.

Participants concluded the day with an enriched toolbox to implement datadriven, dynamic and *collaborative* approaches to resilience financing, to mitigate and recover from escalating environmental risks and their cascading effects on well-being in Virginia's communities.



Key Issues and Takeaways

Key Issues

- ❖ A changing environment's cascading impacts: As our environment changes, we see increases in risk and exposure, which can drive increased costs for insurance. When this occurs, financial impacts, such as decreased property values and lower property tax revenues for local government, can begin to affect the local economy.
- ❖ Limitations of insurance: Insurance does not cover everything, and it is only viable when the risk is relatively low and can be spread widely without a high probability of correlated losses. Increasing risk will result in increasing insurance premiums.
- Informed decision making: Accessible risk mapping equipment and data are essential to support risk-informed planning and implementation of data-driven strategies across cities, counties and regions in the Commonwealth.
- Market participation: Shrinking availability of affordable insurance and damage coverage policies indicate that local governments' fiscaloperating models need updated data to take advantage of budgeting mobilization opportunities in real time.
- Regulatory ecosystems: Local governments need the state legislature to open the door for specialized regulatory support for innovative insurance models and other resilience initiatives.
- Financial instability: Permanent appropriations are needed to finance statewide resilience and disaster recovery programs.
- Increasing cost for credit: Credit rating volatility and increasing hazard exposure increase the costs of borrowing for local governments, hurting their ability to invest in resilience projects.
- ❖ Institutional capacity: Heightened demand for financial management skills training to spur innovative liquidity and contingency strategies at state and local government levels.



Takeaways

Risk Layering Approaches

- The community-based insurance model may present opportunities to align the economic incentives of various sectors and stakeholders in support of effectively mitigating risk.
- ❖ Parametric insurance has the advantage of providing immediate liquidity after an event, fostering the ability for quicker recovery.
- Catastrophe and climate bonds present opportunities to generate funding for mitigation activities by leveraging private capital.
- ❖ Demand for hazard-specific research on ex-ante risk financing and transfer strategies can be supplied by public research universities, non-governmental organizations and non-profit organizations.
- ♦ High-level quantitative requirements must be distilled to clear and accessible technical standards to allow the development by the private sector of viable parametric insurance products.
- Technical standards need to be accessible and realistic to enforce compliance.

Financial Resilience Strategies

- Surplus revenues can be allocated to address gaps in research and resilience programs at the state level, creating positive ripple effects at all levels of society.
- Current borrowing conditions to issue debt and favorable bond markets offer opportunities to expand local resilience investments <u>before</u> the capital markets fully integrate increasing risk into their credit rating models.
- State-approved, cost-effective fortified building standards and other insurance discount programs can motivate homeowners to better appreciate the value of safe and proper building technique while also making insurance more affordable.
- Data-driven decision making improves localities' credit ratings.



Supportive Regulatory Systems

- Implementation of a statewide comprehensive disaster recovery plan is imperative given tenuous federal appropriations.
- While Virginia generally has a strong adaptive capacity to recover from disruptions, statewide policies supporting innovative funding structures and implementation practices can proactively reduce losses incurred by stressors and events.
- Building systemic resilience at all levels of government enables longterm adaptive risk management structures.
- Clarification and democratization of risks and risk pricing can improve attractiveness of market-based risk reduction strategies to private investors and homeowners; RiskRating 2.0 has done the opposite.

Collective Responsibility

- Risk mitigation is an adaptive process. It requires a coordinated approach that balances differential place-based solutions with cohesive statewide strategies, accessible to all communities.
- ❖ Community centered public-private partnerships (P3's) stabilize funding streams, enhance social returns on investments and expand accountability mechanisms to performance-based standards.
- Standards for resilience in state and local regulations and criteria for grant eligibility are more effective if they are applied consistently and if they align with relevant financial and industry markets.
- Knowledge exchange between localities with different socioeconomic characteristics, funding structures, and staff capacity reduces inequalities and strengthens overall resilience.
- Identification of appropriate triggers for insurance payouts and hazard mitigation actions can minimize future impacts from disruptions.



Group Discussion Takeaways

Questions Posed to Attendees

- What challenges would need to be addressed for community-based financing to be a viable option in your community?
- How might you overcome these challenges and seek solutions to make community-based financing work?
- ❖ Are there other ways of financing resilience that might align interests of all sectors?

Identified Challenges

- ❖ <u>Standardization:</u> Risk crosses jurisdictional boundaries, but costs and responsibility are born largely by local and regional governments, leading to inconsistencies in plans, policies, and funding structures at different levels of governments.
- ❖ <u>Buy-In:</u> Socioeconomic and housing disparities, competing priorities, lack of leadership and political will at state and local levels, and consensus on what resilience looks like reduces buy-in among government officials and the community at large.
- Funding: Local governments are burdened by lack of funds, lack of resources and tools to raise funds, and lack of capacity to manage funds. The return on investment is often not significant enough to consider long-term consequences over short-term urgency.
- ❖ <u>Data & Information</u>: Broadly, there is a lack of data access, transparency, and literacy for local governments and the general community, creating a problem of metrics standardization and inconsistencies in information packaging, messaging, and delivery.

Identified Opportunities

- ❖ Innovation: State and local governments should adopt innovation-friendly policy and regulatory frameworks to explore new ideas for bolstering resilience finance, such as creating a mitigation market or using the municipal bond market to get ahead of risk and prevent downgrading.
- ❖ Community: Local and regional governments should leverage trusted community organizations and members with localized insights and experiences to share messaging and educating on resilience topics.



- Communication: Messaging resilience topics, including the benefits of preparing for risk and events, should be consistent in message and frequency, reach as wide of an audience as possible, and be rooted in common ground among community members.
- ❖ <u>Decision-Maker(s)</u>: Existing entities, such as PDCs, the General Assembly, and the Virginia Office of Resilience, must take a larger role in the communication of risk and mitigation, while exploring the efficacy of new jurisdictional boundaries capable of helping communities whose needs and characteristics cross existing boundaries, such as special service districts.
- ❖ Funding: New funding structures are needed to meet growing demand for resilience efforts. Especially helpful mechanisms would be using budget surpluses at all levels for government for resilience efforts, having dedicated funds for post-event efforts, incentive structures that reward good behavior, and specific money for cost-share programs that increase staff capacity.



Appendix

Photo Gallery



Morning panellists respond to questions from conference attendees, moderated by Samantha Medlock. (Left to right: Tallant Burley, Matt Posner, Manuela Ekowo, Hon. Ann Phillip)



Conference attendees participate in moderated breakout discussions to assess how concepts and tools identified in the morning session could apply to Virginia communities.



VCRC Director, Thomas Ruppert, provides closing thoughts highlighting the conference's goal of starting these conversations and creating momentum for future dialogue following the closing panel. (Left to right: Thomas Ruppert, Emily Steinhilber, Matt Posner, Ben McFarlane, Lewie Lawrence, Elizabeth Andrews)



Research scientist recounts experience working as a local government officer during a period of high uncertainty where improvement of Norfolk's stormwater infrastructure threatened the city's credit and bond ratings.

Attendee List

Duke University

Old Dominion University, Institute for Coastal Adaptation & Resilience

University of Virginia, Institute for Engagement & Negotiation

VA Institute of Marine Science, Center for Coastal Resource Management

VA Sea Grant

Virginia Tech Coastal Collaborator

William & Mary

FEMA

US Air Force

US Department of State

City of Hampton

City of Newport News

City of Norfolk

City of Petersburg

City of Poquoson

City of Virginia Beach

County of Henrico

James City County

American Rivers

Chesapeake Bay Foundation

Elizabeth River Project

Environmental Defense Fund

Lynnhaven River NOW

Mid-Atlantic Regional Council on the Ocean

Resilient Virginia

RISE Resilience Solutions

The Resiliency Company

Virginia Conservation Network

Virginia Municipal League

Wetlands Watch



American Institute of Architects, Virginia

American Society of Civil Engineers

Colonial Soil & Water Conservation District

Council on Foreign Relations

Inside Climate News

Insurance Institute for Business & Home Safety

Southern Environmental Law Center

VA Beach Public Schools, Environment & Sustainability Program

Crater Planning District Commission

Hampton Roads Planning District Commission

Middle Peninsula Planning District Commission

ACPhillips, LLC

Biogenics Solutions Consulting, LLC

Denise Nelson Advising

Dewberry

Flood Insurance Hampton Roads

Hazen & Sawyer

J&R Coastal & Marine Services

Kimley-Horn

Mead & Hunt

Native Shorelines, Inc

VHB, Inc

Wetlands Studies & Solutions, Inc

VA Coastal Zone Management Program

VA Dept. of Conservation & Recreation

VA Dept. of Environmental Quality

VA Dept. of Forestry

VA Office of Resilience

VA Resources Authority

VA State Corporation Commission, Bureau of Insurance

Pamunkey Indian Tribe





Securing Virginia's Future

National Perspectives on State & Local Resilience Finance

Inaugural Conference of the Virginia Coastal Resilience Collaborative Friday, October 3, 2025

The Williamsburg Lodge, Virginia Ballroom 310 South England Street, Williamsburg, VA 23185

THANK YOU TO OUR SPONSORS & PARTNERS!







Weldon Cooper Center for Public Service Institute for Engagement & Negotiation





CONFERENCE AGENDA

8:00 AM – 8:30 AM Check-In & Coffee

8:30 AM - 8:40 AM Welcome

Thomas K. Ruppert, Esq., Assistant Provost for Coastal Resilience & VCRC Director, William & Mary

8:40 AM – 9:20 AM Fireside Chat with Alice Hill

Setting the stage for a discussion on finance and resilience

- Alice C. Hill, David M. Rubenstein Senior Fellow for Energy and the Environment, Council on Foreign Relations
- Samantha (Sam) Medlock, Climate Resilience & Disaster Preparedness Consultant; former Assistant Administrator for Resilience Strategy, US Federal Emergency Management Agency - Moderator

9:20 AM - 10:45 AM Morning Panel

Local government resilience finance, insurance, and multi-sector collaboration

- ❖ Tallant (Talley) Burley, Manager Climate Risk & Insurance, Environmental Defense Fund
- Hon. Ann Phillips, Rear Admiral, US Navy (Ret.); former US Maritime Administrator, US Department of Transportation; former Special Assistant to the Governor for Coastal Adaptation & Protection, Virginia Office of the Governor
- Manuela Ekowo, Public Policy Associate, Insurance Institute for Business & Home Safety
- ❖ Matt Posner, Head of Public Finance, The Resiliency Company
- Samantha (Sam) Medlock Moderator

10:45 AM - 11:00 AM Break & Move to Breakouts

11:00 AM - 12:30 PM Breakout Discussions

Attendees discuss challenges and opportunities in response to earlier sessions

Facilitated by the University of Virginia's Institute for Engagement and Negotiation

12:30 PM - 1:30 PM Lunch

Please grab a boxed lunch corresponding to your order from your registration (also on the back of your nametag). Relax, network, and make new connections while you enjoy lunch!

1:30 PM – 2:50 PM Afternoon Panel

Addressing outputs from morning discussions & breakout sessions in the context of VA

- Matt Simons, Deputy Resilience Officer, City of Norfolk
- Elizabeth Andrews, Distinguished Law & Policy Fellow, University of Virginia Institute for Engagement & Negotiation
- Lewie Lawrence, Managing Director, Middle Peninsula Planning District Commission
- Ben McFarlane, Chief Resilience Officer, Hampton Roads Planning District Commission
- Emily Steinhilber, Director Climate Resilient Coasts & Watersheds in VA. Environmental Defense Fund - Moderator

2:50 PM – 3:00 PM Closing Remarks

Thomas K. Ruppert, Esq., Assistant Provost for Coastal Resilience & VCRC Director, William & Mary

ACKNOWLEDGEMENTS

The Virginia Coastal Resilience Collaborative would like to thank...

Our Conference Sponsors:

- The Environmental Defense Fund
- The Institute for Coastal Adaptation & Resilience at Old Dominion University

Our Conference Facilitators:

The University of Virginia's Institute for Engagement & Negotiation

Our Conference Partners:

- The Virginia Institute of Marine Science
- The Virginia Tech Coastal Collaborator

Our Conference Planning Committee:

- Emily Steinhilber Environmental Defense Fund
- Elizabeth Andrews University of Virginia
- Dr. Jessica Whitehead Old Dominion University
- Dr. Wendy Stout Virginia Tech
- Dr. Molly Mitchell Virginia Institute of Marine Science
- ❖ Thomas Ruppert W&M's VCRC
- ❖ Cameron Bruce W&M's VCRC

The William & Mary Provost's Office:

- ❖ Barb Youngk Assistant Director of Financial Operations
- Monika Van Tassel Financial Operations & Budget Specialist
- Zach McCoy Program & Events Coordinator
- ❖ Kianne Benjamin VIMS '26 & VCRC Summer 2025 Intern

As Well As:

- All of our speakers, moderators, and attendees
- The Williamsburg Lodge for hosting this year's conference.

Speaker Biographies



Alice C. Hill is the <u>David M. Rubenstein Senior Fellow for</u> Energy and the Environment at the Council on Foreign Relations and the author of The Fight for Climate After COVID-19. During the Obama administration, she served as Senior Director at the U.S. National Security Council and was a senior adviser at the U.S. Department of Homeland Security. A former supervising judge and prosecutor, she received the U.S. Department of Justice's John Marshall Award for Outstanding Legal Achievement.



Samantha (Sam) Medlock consults with governments and institutions advancing climate resilience and disaster preparedness. Until May 2025, she served as FEMA's Assistant Administrator for Resilience Strategy, overseeing policy, doctrine, and strategy for the agency's grants, hazard mitigation, and insurance programs. Her previous service in Congress, the White House, and the insurance sector were all informed by her roots as a local government official chasing floods in Texas Flash Flood Alley. Sam was awarded the Army Commander's Award for Public Service for her service on the National Committee on Levee Safety created by Congress after Hurricane Katrina. She is a certified floodplain manager and

holds a Juris Doctor degree from Vermont Law School and a Bachelor of Science degree summa cum laude from Texas Woman's University.



A native of Annapolis, Maryland, Rear Admiral Ann C. Phillips, US Navy (Ret.) most recently served as the 20th Administrator for the Department of Transportation Maritime Administration, where she advised and assisted the Secretary of Transportation on commercial maritime matters, including the movement of goods and supply chain, as well as the U.S. Maritime industry, environment and compliance, and ports and waterways infrastructure. In addition, she maintained the operational reserve strategic sealift fleet of 50 vessels for the Department of Defense, and oversaw the

U.S. Merchant Marine Academy. Prior to this position, Phillips served as the first Special Assistant to the Governor of Virginia for Coastal Adaptation and Protection, where she oversaw the development of Virginia's first Coastal Resilience Master Plan - building a collaborative, whole of government and community approach to address the impact of coastal flooding across the Commonwealth by coordinating across Federal, State, local, and other partners to create equitable strategies to address rising waters and climate impact to federal, maritime, and other critical coastal infrastructure assets in Virginia. Rear Admiral Phillips served nearly 31 years as a surface warfare officer, deploying to the Middle East, Pacific, and European theaters, and working with NATO a wide range of other allies and partners. Her final tour of duty, as Commander, Expeditionary Strike Group TWO, included the direct oversight of 14 ships and 10 subordinate commands - all the Amphibious Expeditionary Forces on the East Coast of the United States. Earlier, she served on the Chief of Naval Operations' Staff as Deputy Director and then Director of Surface Warfare Division, overseeing resources and requirements for the Surface Navy. Previous to those positions, she had the honor to serve as the commissioning Commanding Officer of the ARLEIGH BURKE Class destroyer - USS MUSTIN (DDG 89) - and to command Destroyer Squadron 28. Phillips holds a Master of Business Administration, with distinction, from The College of William & Mary – Raymond A. Mason School of Business, and a B.A. from the University of North Carolina at Chapel Hill.



Tallant (Talley) Burley is the Manager, Climate Risk & Insurance at Environmental Defense Fund. Her work experience is at the intersection of disaster resilience, and housing adaptation & financial policy, including strategies and initiatives to build equitable access and insurance affordability in a changing climate. She previously worked for NYC the Mayor's Office of Climate & Environmental Justice (MOCEJ) and the NYC

Mayor's Office of Housing Recovery Operations leading housing resilience and financial resilience policy and program development, including efforts to drive climate adaptation retrofits and investments for the City's residential housing stock and programs to drive awareness of flood insurance. Talley holds a B.A. in Political Science from American University and a Master's in Urban Planning from New York University.



Manuela Ekowo is a Public Policy Associate at the Insurance Institute for Business and Home Safety (IBHS) where she helps to shape and execute IBHS's public policy goals and advance IBHS solutions for making families, businesses, and communities more resilient to severe weather. Manuela has a decade of experience advancing policies at the federal, state, and local levels on a range of public policy issues including housing affordability and

energy assistance. Manuela has a bachelor's degree in government from Bowdoin College and is based in the DC metro area.



Matt Posner is head of public finance at The Resiliency Company, a nonprofit, and leads its Resilient America initiative. He has more than two decades of experience in public finance, working with public and private sector leaders as well as innovators in philanthropy.



Matt Simons is an advocate for resilience initiatives throughout Virginia. A former City Planner, Matt is the Deputy Director for the City Manager's Office of Resilience in Norfolk, working to deliver the \$2.6 billion Coastal Storm Risk Management project, to protect Norfolk from catastrophic flooding through construction of floodwalls, pump stations and tide gates in partnership with the U.S. Army Corps of Engineers City. The project was awarded \$400M in federal funds through the Bipartisan Infrastructure Law, and construction on utility relocations to support the project is underway. Mr. Simons continues to work with reinsurance

industry leaders to bring community-based catastrophe insurance solutions to Virginia to bolster economic and social resilience with coastal resilience infrastructure projects.



Elizabeth Andrews is a Distinguished Law and Policy Fellow at the Institute for Engagement & Negotiation, a part of the Weldon Cooper Center at the University of Virginia (UVA). In that role, she works on the Resilience Adaptation Feasibility Tool (the RAFT) in its many variations, as well as conducting law and policy analysis on environmental and natural resources issues. Prior to this role, she served as the inaugural Environmental Sustainability Resilience Practitioner Fellow of the Environmental Institute at UVA, where she focused on climate change resilience and natural resources-related law and policy projects. She formerly served as a Professor of the Practice and Director of William & Mary Law School's Virginia Coastal Policy Center; as Senior

Assistant Attorney General and Chief of the Environmental Section of the Virginia Office of the Attorney General; and as the Water Policy Manager for the Virginia Department of Environmental Quality. She has worked closely with the legislature, the regulated community, nonprofits and community organizations to address environmental and resilience challenges facing Virginia. Elizabeth is a graduate of the College of William & Mary and received her Juris Doctor degree, summa cum laude, from the Washington College of Law at American University. She is an appointed member of the Virginia Land Conservation Foundation Board, and a peer-elected Fellow in the American College of Environmental Lawyers. She has served as the Virginia representative on the Chesapeake Bay Program's Climate Resiliency Workgroup, and as a member of the Board of Governors of the Environmental Section of the Virginia State Bar. In 2020, she was appointed by the Governor to the Technical Advisory Committee charged with developing Virginia's first Coastal Resilience Master Plan, and served as Chair of its Finance Subcommittee. She also served as a member of the Expert Study Board convened by the Virginia Academy of Science, Engineering & Medicine (VASEM) to research and draft the report, The Impact of Climate Change on Virginia's Coastal Areas, which was submitted to the Virginia General Assembly pursuant to House and Senate Joint Resolution 47 (2020). In 2024, she was selected to receive the Gerald P. McCarthy Award for Leadership in Environmental Conflict Resolution in the Commonwealth of Virginia.



Lewie Lawrence serves as the Managing Director for the Middle Peninsula Planning District Commission (MPPDC) as well as Secretary and lead planner for the Middle Peninsula Chesapeake Bay Public Access Authority (PAA). Lewie has grown up on the shores of the Chesapeake Bay in Virginia and is continuing his 150-plus year family's tradition of public service and protecting the bay's health. His entire professional career has focused on coastal zone management for the community his family has resided in for three centuries. Recipient of numerous national and state awards for innovation in community planning and problem solving at the local and regional level, Lewie

specializes in applied local and regional planning and policy development. Through his work with the Virginia legislature, shorelines owned by private homeowners and waterfront businesses can now access revolving loan funds to finance the construction of living shorelines. In additions, Lewie oversaw the development of legislation which resulted in living shorelines now longer being taxed as improvements to real property. Lewie developed the first state-funded revolving loan program for living shorelines in the Commonwealth and the only structured resiliency program in the nation, the Fight the Flood Program (FTF) https://fightthefloodva.com/. FTF works towards blending resiliency, water quality, business recruitment and homeowners needs to protect both buildings and shorelines with solutions that are bigger, taller, and stronger to withstand storms of today and tomorrow. Through the development of the Fight the Flood Program, Lewie has directed over \$40 million into flood mitigation at the parcel scale and attracted 39 water management companies into the Middle Peninsula.



Ben McFarlane is the Chief Resilience Officer for the Hampton Roads Planning District Commission, the regional planning organization for southeastern Virginia. Mr. McFarlane has been with the HRPDC for sixteen years, working primarily on the Commission's coastal resources management efforts. He is the lead planner for the Commission's work on coastal resiliency, coastal zone management, and military-locality coordination. He received a B.A. in Economics and a Master's of Urban and Environmental Planning from the University of Virginia. He is a member of the American Institute of Certified Planners and a Certified Floodplain Manager.



Emily Steinhilber is a Director of Climate Resilient Coasts and Watersheds for the Environmental Defense Fund. She leads the Virginia program and works on the Atlantic and Gulf coasts to advance policies, programs, and projects which build with nature, realign markets, and adapt governance systems so that people and nature adapt and thrive together in the face of climate change. Prior to joining EDF, she led a university-wide initiative at Old Dominion University to advance applied adaptation research and education. Emily holds a JD and Masters in Environmental Law and Policy from Vermont Law School, and a BA in Economics and History from UVA. Emily is a

member of the Virginia State Bar, based in Virginia Beach, and active within the Hampton Roads community serving on multiple boards and committees.



Thomas K. Ruppert, Esq., directs the VCRC and serves as W&M's Assistant Provost for Coastal Resilience. He leads the VCRC's mission to support Virginia communities by collaborating with community, academic, and government partners across the Commonwealth and beyond to promote resilience through collaborative projects, science translation and research into policy options, and enabling scientifically informed, participatory decision-making for resilience. Mr. Ruppert earned his Juris Doctor degree from the University of Florida and has been a licensed attorney since 2003. Mr. Ruppert served as the statewide Coastal

Planning Specialist for Florida Sea Grant from 2010 to 2023. He has authored or co-authored numerous legal articles and book chapters, all touching on property. Mr. Ruppert speaks fluent Spanish and has traveled professionally and personally in Central and South America.



VIRGINIA COASTAL RESILIENCE COLLABORATIVE

The Virginia Coastal Resilience Collaborative increases the visibility and impact of existing programs at W&M and VIMS. Central oversight and dedicated university resources expand capacity, leveraging external funding opportunities. This approach enables W&M and VIMS to develop and implement timely, real-world solutions — and legal scholarship and policy advice — for challenges posed by the impacts of rising seas and changing climate, such as imperiled water quality, increased flooding, and increased heat, thereby increasing the value to the Commonwealth and its communities.

Contact us or visit our website to learn more:

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wm.edu/offices/vcrc