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Dear Homeowner:

I am pleased to announce that the Middle Peninsula Planning District Commission (MPPDC) is accepting applications for its Living Shoreline Incentive Funding Program.

Loans are available to assist homeowners in installing living shorelines on suitable properties. Loans up to \$10,000 can be financed for up to 5 years (60 months). Loans over \$10,000 to \$35,000 can be financed for up to 10 years (120 months). Interest is 50% of the published Wall Street Journal Prime rate on the date of loan closing. The minimum loan amount is \$1,000. The maximum loan amount is determined by income and ability to repay the loan. All loans over \$3,000 will be secured with a deed of trust granted to the Middle Peninsula Planning District Commission.

Enclosed is an application for assistance from this program. To apply, an applicant must submit a completed application along with a \$40 application fee (check or money order only) made out to MPPDC. Applicants must provide the previous three years' Federal Tax returns (front page only), a copy of their home's deed, a copy of VMRC and/or Wetlands Permit, a copy of credit report from Equifax, Experian, or TransUnion, a copy of recent mortgage statement and real estate tax bill/assessment from the County, and certification from VMRC or Wetlands Board identifying the project as a Living Shoreline consistent with Virginia Code 28.2-104.1.

A final determination will be made by review of the MPPDC Loan Management Committee. If you have any questions concerning this program, please do not hesitate to contact me at (804) 758-2311 ext. 22 or jkaylor@mppdc.com.

Sincerely,

Julie Kaylor,
Chief Financial Officer

**Middle Peninsula Planning District Commission
Regional Living Shoreline Incentive Funding Program Application**

All applications must be accompanied by a \$40.00 application fee (please make check or money order payable to MPPDC).

Applicant is responsible for ensuring their project is consistent with local floodplain ordinance(s). For more information, please contact your local Floodplain Administrator.

1. Name: _____
2. Mailing Address: _____
3. 911 Address (if different): _____
4. County: _____ Tax Map #: _____
5. Home phone: _____ Daytime phone: _____
6. Social Security #: _____
7. Employer Name and Address: _____
8. Employer Phone #: _____
9. Attach Federal Tax Returns from previous three years. (Front page only)
10. Attach evidence of home ownership (copy of deed)
11. Attach a copy of VMRC and/or Wetlands Permit
12. Attach a copy of credit report from one of the 3 credit reporting agencies ((Equifax, Experian, or TransUnion)
15. Attach a copy of most recent mortgage statement and real estate tax bill or real estate assessment from the county.
16. Attach certification from VMRC or Wetlands Board identifying the project as a Living Shoreline consistent with § 28.2-104.1 of the Code of Virginia. That definition states: “Living shoreline” means a shoreline management practice that provides erosion control and water quality benefits; protects, restores or enhances natural shoreline habitat; and maintains coastal processes through the strategic placement of plants, stone, sand fill, and other structural and organic materials.”
17. How much can you afford for a monthly payment for this project? _____
18. Have you ever filed for personal bankruptcy? _____. If yes, please provide details.

By signing below the applicant certifies that all information in this application and all information furnished in support of this application is given to obtain a MPPDC Living Shoreline Incentive Loan/Grant and is true and complete to the best of the applicant’s knowledge and belief. The applicant authorizes the Middle Peninsula Planning District Commission (MPPDC) to act as his or her agent where necessary and to disburse all funds applied for in accordance with program requirements. The applicant further certifies that he/she is the owner of the property described in this application, and the loan/grant funds will be used only for the work and materials necessary to install a living shoreline on his/her property. Verification of any of the information contained herein may be obtained from any source named in the application. MPPDC staff may trespass on said property in relation to this project. As the property owner, the applicant agrees to obtain all required permits before any work under this program begins.

WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to knowingly and willfully falsify, conceal a material fact, make any false, fictitious, or fraudulent statements or representations to any Department or Agency of the U.S. as to any matter within its jurisdiction.

Applicant Signature Date

Co-Applicant Signature Date

Return Application to:

Julie Kaylor, CFO
Middle Peninsula PDC
PO Box 286 Saluda, VA 23149
(804) 758-2311
jkaylor@mppdc.com

Office Use Only:

Application Number: _____
Date of Completed Application: _____
Application Fee Included: _____
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