



JAMES RIVER LIVING SHORELINES COST SHARE PROGRAM ADDITIONAL FINANCIAL ASSISTANCE

The Living Shoreline Cost Share Program is a 75% cost share: 75% of the construction costs will be paid for by the James River Association, while the remaining 25% will be paid for by the property owner. **Additional financial assistance is available to property owners who qualify.** See below for details.

Property owners who are unable to pay 25% may apply for financial assistance. Financial assistance decisions will be determined on a sliding scale based on where the household falls within the Federal Poverty Guidelines (FPG). Please see the chart on the following page to find financial assistance income requirements (this is based on income and the number of persons in the household). JRA will fund 100% of project costs for households which earn 400% of FPG or below.

To demonstrate financial need, property owners must provide one of the following items¹:

1. Pay stub with year-to-date total. If the calendar year-to-date total is on the stub, the applicant was employed by the same employer since January 1st, and the year-to-date income covers three or more months of continuous employment, then only one pay stub is needed.
2. If year-to-date totals are not available, then check stubs for the past three consecutive pay periods are recommended.
3. For people who have worked on their current job for less than three months, use current check stubs to determine a regular amount of pay (hourly, weekly, monthly, etc.) and calculate income as if the person were working the entire year.

If you have any questions about these requirements, please contact Emily Hinson, Lower James Regional Outreach Manager, at ehinson@jrava.org.

¹ These items were determined based on guidelines from the Virginia Department of Health document *Eligibility and Charging Structure Guidance Document*.

Please refer to the chart below to find if your household qualifies for additional assistance, based on the number of persons in the household and the household income.

2023 Living Shoreline Cost Share Additional Financial Assistance Guidelines		
Persons in family/household²	Federal Poverty Guidelines	400% of FPG (100% of living shoreline costs covered by JRA)
1	\$14,580	\$58,320
2	\$19,720	\$78,880
3	\$24,860	\$99,440
4	\$30,000	\$120,000
5	\$35,140	\$140,560
6	\$40,280	\$161,120
7	\$45,420	\$181,680
8	\$50,560	\$202,240

Federal Poverty Guidelines (FPG) are sourced from the US Department of Health & Human Services. More information on the FPG can be found here: <https://aspe.hhs.gov/poverty-guidelines>.

² For families/households with more than 8 persons, add \$5,140 for each additional person to the Federal Poverty Guidelines and multiply by a factor of 4 to find the living shoreline cost share financial assistance requirements.