

Investing in Georgia's Energy, Land, and Water Resources

GEFA Helene Resilience Funding

October 6, 2025





Agenda

- **Welcome/Goals**
- **Helene Resilience Funding Overview**
 - Helene Resilience Funding (HRF) Opportunity
 - Program Highlights
 - Call for Projects
- **Questions and Answers**
- **Wrap-Up/Next Steps**

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What is GEFA and Who is Eligible

- GEFA's mission is to conserve and protect Georgia's energy, land, and water resources.
- GEFA has provided more than **\$6 billion** in low-interest loans and has funded more than **2,000 projects statewide**.
- Eligible water project borrowers:
 - Counties and municipalities
 - Local water, wastewater, and sanitary districts
 - State agencies including departments, agencies, authorities, and commissions
 - State-sanctioned local authorities (water, sewer, and development)
 - Regional commissions
 - Public colleges and universities
 - Nonprofit organizations (land conservation only)
- Eligible project costs include planning, design, engineering, construction, and land acquisition (operations and maintenance costs are NOT eligible)



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Helene Resilience Funding - Background

- Hurricane Helene – Sept 2024
- American Relief Act – Dec 2024
 - SA-HMW includes \$3 billion for impacted states
- EPA SA-HMW Implementation Memo – Mar 2025

- Clean Water State Revolving Fund (CWSRF) - \$124 million
- Drinking Water State Revolving Fund (DWSRF) - \$359 million
- Decentralized Wastewater - \$9 million

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Helene Resilience Funding – Project Purposes

- **Projects must be CWSRF or DWSRF eligible and serve one of the following purposes:**
 - Reduce flood or fire damage risk and vulnerability at drinking water and wastewater facilities, or
 - Enhance resiliency to rapid hydrologic change or natural disaster at drinking water and wastewater facilities.
- **Decentralized – Projects must be CWSRF eligible and serve one of the following purposes:**
 - Improve the resilience of decentralized wastewater treatment systems to flooding
 - Assess the potential to connect homes served by decentralized wastewater treatment systems to centralized wastewater systems
 - Fund connections from homes served by decentralized wastewater treatment systems to centralized wastewater treatment systems

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Example Projects



- Back-up **generators**, transfer switches, and alternative energy sources
- **Communication** equipment (two-way radios, mobile command centers)
- **Relocation/elevation** of critical equipment out of high-risk flood areas
- **Waterproofing** of pumps and electrical equipment
- **Storage** tanks at treatment works
- Replacement of damaged equipment with more **energy efficient equipment**
- **Green infrastructure** to reduce flood risk of treatment plant
- **Interconnections** of drinking water systems
- **Separation** of combined sewers
- **Planning** including risk/vulnerability assessments, alternative analysis, asset management plans

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What is Decentralized Wastewater?

- **Types of decentralized systems include:**
 - Individual septic wastewater treatment systems (a.k.a., “on-site” systems)
 - Cluster systems
 - Package plants
- **What makes decentralized different?**

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Eligible Projects – Decentralized Wastewater

- **Eligible Projects**
 - Protect DWW systems from rising water and enhance their ability to handle flood risk
 - Reduce the risk of DWW system failure from flooding
 - Consolidate DWW systems to reduce flood risk
- **Project Models**
 - Descriptions of eligible project that outline (a) goals, (b) funded activities, (c) recipients, (d) flow of funds, and (e) examples

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Project Models

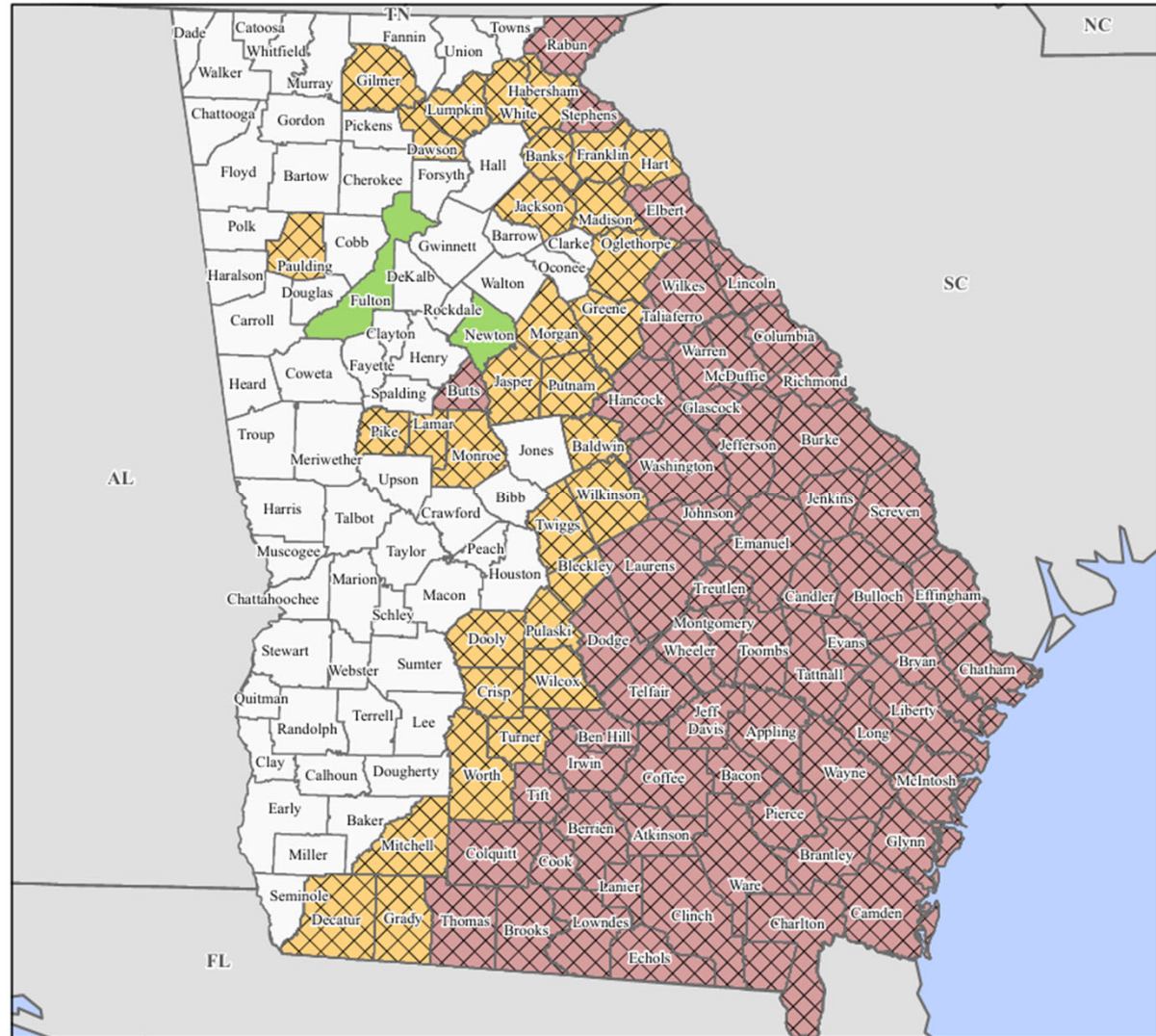
- Septic Consolidation (Public or Private)
- Responsible Management Entity for On-site Systems
- Direct Support for Private DWW Owners
 - Local Government or CFDI
- DWW Resiliency Planning
- Stormwater Improvements



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FEMA-4830-DR, Georgia Disaster Declaration as of 11/04/2024

Eligible Locations





Principal Forgiveness

- Clean Water and Drinking Water SRF
 - Base principal forgiveness of 30% for all projects
 - Additional PF based on affordability scoring, project scores, and community financial position
 - 100% PF for planning projects
 - Must be reasonably expected to result in capital project(s)
 - Must be supplemental and not addressing planning activities required by law or regulation
- Decentralized
 - 100% PF for all funded projects



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Affordability Criteria and Score Index



1. Median Household Income
2. % Unemployment
3. % Not in labor force
4. % of all people with income below poverty
5. % with Social Security income
6. % with Supplemental Security income
7. % with cash public assistance
8. % with Food Stamp/SNAP benefits
9. Age Dependency Ratio
10. Population trend
11. Number of service connections

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20-year Interest Rates

<u>Program</u>	<u>Rate</u>
Georgia Fund	3.49%
Drinking Water SRF	3.39%
Clean Water SRF	3.39%

Interest rate discounts are available for WaterFirst, PlanFirst, small and disadvantaged communities, and conservation projects.

Loans are charged a 1.50 percent origination fee.

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CWSRF and DWSRF Helene Resilience Project Scoring

Criteria	CW/DW
System Resilience	35
Priority Project Types	24
Priority Planning Elements	10
Readiness to Proceed	20
Priority Applicant Status	11
Total	100

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	CWSRF	DWSRF	Decentralized
Georgia Allotment	\$125M	\$359M	\$9M
Eligible Project Type	Water quality ¹	Drinking water ¹	Septic ¹
Eligible Recipients	Eligible GEFA SRF borrower that suffered Helene damage	Eligible GEFA SRF borrower that suffered Helene damage	Eligible GEFA SRF borrower
Eligible Locations	Project area must demonstrate impact from Hurricane Helene		
Principal Forgiveness	Minimum 30%; additional based on affordability score, project score, and underwriting. Planning 100%	Minimum 30%; additional based on affordability score, project score, and underwriting. Planning 100%	All projects 100%
Loan Max	None ²	None ²	\$2M

¹ See attachment in Call for Projects for full list of eligible projects

² GEFA may implement a maximum loan amount depending on response to Call for Projects



Next Steps and Resources

Call For Projects – Open Now!

- Submit your preapplication between now and December 31, 2025
- Gather supporting documentation
- Reach out to our Helene mailbox for project manager support

Presentations, Fact Sheets, and Memos

- gefa.georgia.gov – Helene Resilience Funding page

Office Hours with GEFA

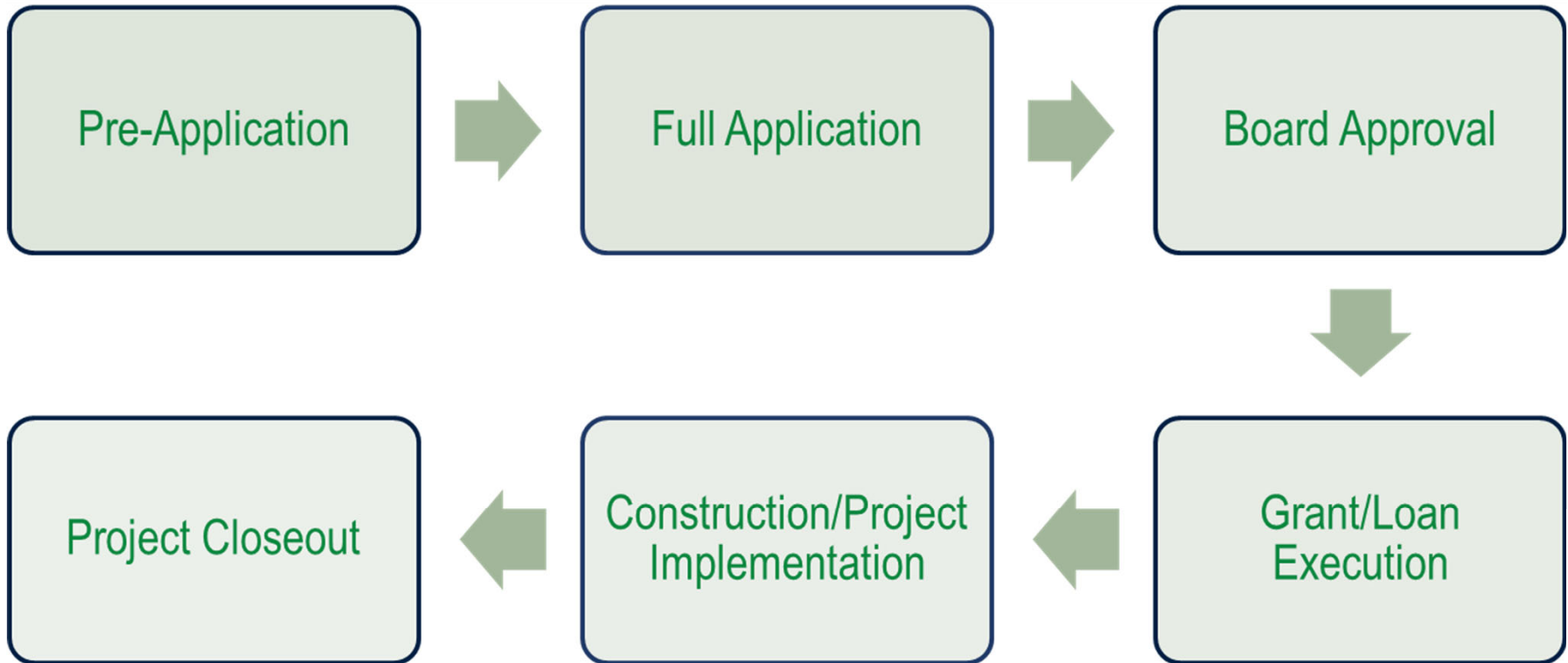
- First week of November

helenefunding@gefa.ga.gov

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GEFA Project Lifecycle



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AUTHORITY AND FACILITATED BY IB ENVIRONMENTAL

2025 ONE- DAY WORKSHOP

FROM THE **GEORGIA FUNDERS' FORUM**

WED., OCTOBER 15, 2025
9:00-4:00 PM
CARROLLTON, GA

** This workshop is pending approval for 6 CEUs in Management Safety (MS)**

PURPOSE

- Workshop will provide access to managers of various state and federal financing programs
- Participants will learn how to access traditional funding sources and receive updates on newer sources of funding

WHO SHOULD ATTEND

- Local government water, wastewater, and stormwater system managers, clerks, treasurers, and elected officials in Georgia
- Consulting and engineering professionals who support local governments and their utilities

COST

- Governmental Staff: \$50 per ticket
- Non-Governmental Staff: \$100 per ticket
- Fee waivers available upon request



HOW TO REGISTER

Scan the QR code or visit the link below

<https://2025-GAFundersForum-Workshop.eventbrite.com>



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Panelist Q & A

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