2025 Helene Resilience Funding
Call for Projects Overview
Clean Water State Revolving Fund Program

October 2025

INTRODUCTION

In response to Hurricane Helene, Congress passed the American Relief Act in December 2024. The Act includes $3 billion in disaster relief supplemental funding for the Clean Water State Revolving Fund (CWSRF) and the Drinking Water State Revolving Fund (DWSRF). It also includes an additional $85 million in supplemental funding for the CWSRF to improve the resilience of decentralized wastewater treatment systems, e.g., septic systems. The Georgia Environmental Finance Authority (GEFA) created the Helene Resilience Funding (HRF) program to administer these funds.

The U.S. Environmental Protection Agency (EPA) has allocated $124,892,000 to the state of Georgia to promote resiliency in wastewater systems. This overview describes this funding opportunity.

HOW TO APPLY FOR HRF CWSRF FUNDING

To be eligible for HRF CWSRF funding, applicants must complete the initial step of responding to this Call for Projects. Eligible applicants must complete the HRF pre-application, published with this Call for Projects (and available by clicking this link) by December 31, 2025, with an eligible project. GEFA will only consider projects that complete the pre-application by the deadline. Completion of the pre-application is the initial step in the process and does not guarantee funding.

ELIGIBILITY: PROJECT TYPE

Congress made this funding available to Georgia in response to the damage done by Hurricane Helene, and eligible projects must fit this intent. For a wastewater project to be eligible for HRF, it must:

(a) Be eligible for the State Revolving Fund (SRF), ***and***
(b) Serve one of the following purposes:
    a. Reduce flood damage risk and vulnerability of wastewater facilities and equipment, or
    b. Enhance the resilience of wastewater facilities and equipment to rapid hydrologic change or natural disaster, ***and***
(c) Be a project or project type listed in Attachment 3 of EPA's March 13, 2025, SA-HMW Implementation Memo (see CWSRF extract in Appendix A of this document). Any applicant proposing a project that is not listed in Attachment 3 must explain how the project fulfills the abovementioned purposes.

Examples of Eligible HRF CWSRF Projects:

- Flood proofing and flood protection for equipment and facilities
- Facility and equipment relocation
- Facility and equipment hardening
- Backup power
- Redundancy
- Flood reduction

- Replacement of damaged equipment and facilities
- Disaster, asset management, and resiliency planning and assessments

ELIGIBILITY: RECIPIENTS

This funding is available to eligible borrowers of the GEFA SRF programs that suffered damage, can demonstrate impact, or had a loss or disruption of a mission-essential function, including loss of function where there was potential impact to public health, caused by Hurricane Helene. Eligible GEFA SRF borrowers include local governments and instrumentalities of the state, combinations of municipalities or counties, and public authorities.

Examples of Eligible Entities:

- Cities
- Counties
- Departments of county or city governments, such as county health departments
- State agencies, including departments, agencies, authorities, and commissions
- State-sanctioned local authorities, including:
    - Water or sewer or water and sewer authorities
    - Development authorities
- Public universities, including the University System of Georgia and Technical College System of Georgia
- Regional commissions

ELIGIBILITY: LOCATION

Any project located in Georgia is potentially eligible for HRF funding, but the project must be located within the areas of the state designated by the Federal Emergency Management Agency (FEMA) as eligible for Hurricane Helene public assistance [1] or the applicant must demonstrate significant impact from Hurricane Helene.

PRINCIPAL FORGIVENESS

All HRF CWSRF funded projects are eligible to receive a subsidy in the form of 30 percent principal forgiveness. GEFA may allocate additional principal forgiveness based on the following three criteria:

- The community's affordability score (refer to the Affordability Criteria and Score Index available on the GEFA Call for Project page).
- The project scores as outlined in Appendix B
- The community's financial position, which will be determined by the underwriting of the proposed loan amount to evaluate how much debt your community can maintain

Planning Projects

Specific HRF CWSRF planning projects are eligible to receive a subsidy in the form of 100 percent principal forgiveness. The maximum size loan for planning projects that qualify for 100 percent principal forgiveness is $200,000. There is no minimum loan size for these loans.

At least the following types of planning projects are eligible for 100 percent principal forgiveness, provided that the planning work is reasonably expected to result in a capital project (as specified by EPA in its March 13, 2025, SA-HMW Implementation Memo) and is not required by law or regulation:

- Risk/vulnerability assessments considering recent floodplain maps and projected sea level rise
- Alternatives analysis

[1] These are the counties colored red and orange and green (respectively) on FEMA's Hurricane Helene disaster declaration map for Georgia (FEMA-4830-DR, Georgia Disaster Declaration as of 11/04/2024), available at https://gis.fema.gov/maps/dec_4830.pdf. Information about Public Assistance Categories A-G is available here.

- Asset Management Plans
- Emergency Preparedness, Response, and Recovery Plans

FINANCING TERMS

- *Loan Terms*: Up to a 30-year loan at the available CWSRF interest rate (at the time of GEFA board approval) with designated principal forgiveness if all loan conditions are fulfilled. Template loan agreements are available electronically.
- *Loan Minimums*: there is no minimum loan size.
- *Loan Maximums*: there is no maximum loan size available under this solicitation though GEFA reserves the right to implement an HRF loan maximum later, depending on the response to this Call for Projects, to ensure an equitable distribution of funds.
    - *Note* – the loan maximum for planning loans that qualify for 100 percent principal forgiveness is $200,000.
- *Local Match*: HRF loan may be for complete cost of project – no local capital match is required.
- *Intermingling Public Funds*: HRF funds may not be used for project activities for which the recipient is also receiving other public subsidized financing such as Hazard Mitigation Grants (FEMA/GEMA) or Community Development Block Grants (DCA). If recipient can demonstrate that it will use HRF funds exclusively for a discrete portion of a project while spending other public money (co-funding) on different discrete project components, that may be eligible.
- *Repayment Source*: HRF recipients must identify a source of repayment to secure SRF financing.

PROJECT SCORING CRITERIA

Projects will be scored to determine eligibility and selection for funding under the HRF CWSRF program. See Appendix B for a description of the scoring criteria.

Background

On March 13, 2025, the EPA Office of Water issued a memorandum entitled "Award and Implementation of the 2025 State Revolving Fund Supplemental Appropriation for Hurricanes Helene and Milton and the Hawai'i Wildfires (SA-HMW)" that provides details on the rules and requirements pertaining to the SA-HMW. What appears below is the CWSRF project eligibility criteria from that memo.

ATTACHMENT 3

Projects Eligible under the SA-HMW

Clean Water SRF

If a project is not specifically listed below, states must explain in their IUP how the project addresses the purposes outlined in section III.C. of this memorandum.

I. **Projects that prevent interruption of collection system operation in the event of a flood or natural disaster, including but not limited to:**

a. Installation of back-up generators (including portable generators) or alternative energy sources (e.g., batteries, switch boxes) that service pump stations or other distribution system facilities

b. Replacement of damaged equipment with equipment that can reduce the energy consumption needs for publicly owned treatment works (§1383(c)(8)) or reduce the demand for publicly owned treatment works capacity through water conservation, efficiency, or reuse (§1383(c)(6)).

c. Physical "hardening" or waterproofing of pumps and electrical equipment at pump stations and other components of collection systems (including storage facilities and associated equipment) through upgrade or replacement, including:
   - Installation of submersible pumps
   - Waterproofing electrical components (e.g., pump motors)
   - Waterproofing circuitry
   - Dry floodproofing/sealing of structure to prevent floodwater penetration
   - Installation/construction of wind resistant features (e.g., wind resistant roofing materials, wind-damage resistant windows, storm shutters)

d. Relocation of pump stations or other collection system facilities to less flood prone areas

e. Installation of physical barriers around pump stations or other collection system facilities (e.g., levees or dikes)

f. Correction of significant infiltration and inflow problems that increase the likelihood of sewer backups or flooding of a treatment works

g. Separation of combined sewers that will result in a reduced risk of flooding of the collections system and/or treatment works

h. Installation/construction of redundant collection system components and equipment

i. Regionalization project that enables diversion of wastewater flows to an alternate system for emergency wastewater collection and treatment services

j. SCADA system projects to allow remote or multiple system operation locations

k. Construction or installation of flood attenuation, diversion, and retention infrastructure within or beyond the boundaries of a treatment works that protects the collection system
   - Green infrastructure that reduces flood risk by reducing stormwater runoff, including permeable pavement, green roofs and walls, bioretention infrastructure

(e.g., constructed wetlands, detention basins, riparian buffers, or stormwater tree trenches/pits/boxes), stream daylighting, and downspout disconnection
- Natural systems, and features thereof, capable of mitigating a storm surge, such as barrier beach and dune systems, tidal wetlands, living shorelines, and natural berms/levees
- Floodwater pumping systems
- Flood water channels/culverts, physical barriers, and retention infrastructure

II. Projects that prevent floodwaters from entering a treatment works, including but not limited to:

a. Installation of physical barriers around a facility (e.g., levees or dikes around the facility to prevent flooding)
b. Relocation of facilities to less flood prone areas
c. Construction or installation of flood attenuation, diversion, and retention infrastructure within or beyond the boundaries of a treatment works that protects the treatment works
   - Green infrastructure that reduces the risk of flooding by reducing stormwater runoff, including permeable pavement, green roofs and walls, bioretention infrastructure (e.g., constructed wetlands, detention basins, riparian buffers, or stormwater tree trenches/pits/boxes), stream daylighting, and downspout disconnection
   - Natural systems, and features thereof, capable of mitigating a storm surge, such as barrier beach and dune systems, tidal wetlands, living shorelines, and natural berms/levees
   - Floodwater pumping systems
   - Flood water channels/culverts, physical barriers, and retention infrastructure

III. Projects that maintain the operation of a treatment works and the integrity of the treatment train in the event of a flood or natural disaster, including but not limited to:

a. Installation of back-up generators (including portable generators) or alternative energy sources (e.g., batteries, switch boxes) that service pump stations or other distribution system facilities
b. Replacement of damaged equipment with more energy efficient equipment
c. Physical "hardening" or waterproofing of pumps and electrical equipment at treatment works through upgrade or replacement, including:
   - Installation of submersible pumps
   - Waterproofing electrical components (e.g., pump motors)
   - Waterproofing circuitry
   - Dry floodproofing/sealing of structure to prevent floodwater penetration
   - Installation/construction of wind resistant features (e.g., wind resistant roofing materials, wind-damage resistant windows, storm shutters)
d. Relocation of critical equipment to less flood prone areas of a facility and/or elevation of critical structures
e. Installation of physical barriers around individual treatment processes
   - Flood walls around treatment tanks
   - Elevated walls or capping of treatment tanks
f. Installation of larger capacity storage tanks
   - Installation of larger capacity chemical storage tanks for continued treatment in absence of delivery service
   - Installation of larger capacity fuel storage tanks for back-up generators

- Construction of storage tanks at treatment works to store overflows for future treatment

g. Installation/construction of redundant components and equipment
h. SCADA system projects to allow remote or multiple system operation locations

IV. Projects that preserve and protect treatment works equipment in the event of a flood or natural disaster, including but not limited to:

a. Relocation of critical equipment to less flood prone areas of a facility and/or elevation of critical structures
b. Prevention of saltwater damage to materials and equipment
   - Installation of salt water resistant chemical storage tanks
   - Installation of salt water resistant fuel storage tanks
   - Installation of salt water resistant equipment and appurtenances

V. Planning projects that assess a treatment works' vulnerability to flood damage or that analyze the best approach to integrate system and community sustainability/resiliency priorities in the face of a variety of uncertain futures including natural disasters and more frequent and intense extreme weather events, provided the planning work is reasonably expected to result in a capital project, including but not limited to:

a. Risk/vulnerability assessments considering recent floodplain maps and projected sea level rise
b. Alternatives analysis
c. Asset Management Plans
d. Emergency Preparedness, Response, and Recovery Plans

VI. Projects that assess, prepare for, protect, or mitigate damage to treatment works or collection system from wildfires, including but not limited to:

a. Risk/vulnerability assessments considering recent wildfire hazard maps
b. Emergency Preparedness, Response, and Recovery Plans considering wildfire potentials
c. Maintain emergency generators at key facilities to help mitigate widespread power outages
d. Practice mechanical thinning, weed control, selective harvesting, controlled burns and creation of fire breaks on utility managed property
e. Create a zone of defensible space for utility equipment and facilities (e.g., structures, supports to wires and transformers); keep intakes clear of debris
f. Install manual or automatic irrigation systems to provide wetting of components and groundcover for vulnerable areas (e.g., chemical storage, control equipment buildings)
g. Installation of fire-resistant building materials
h. Purchase of fire suppression equipment and fire safety kits as key components of emergency response equipment

Georgia Environmental Finance Authority
Helene Resilience Funding - Clean Water State Revolving Fund Call for Projects
Project Scoring Criteria

Projects will be rated in five categories to determine eligibility and selection for funding for the Helene Resilience Funding (HRF) Clean Water SRF (CWSRF) program.

HRF CWSRF Scoring System Categories (maximum 100 points)

1. System Resilience (maximum points available: 35)
2. Priority Project Types (maximum points available: 24)
3. Priority Planning Elements (maximum points available: 10)
4. Readiness To Proceed (maximum points available: 20)
5. Priority Applicant Status (maximum points available: 11)

HRF CWSRF Scoring System – Detailed Breakdown

System Resilience (only one may be selected)

Proposed project relocates critical system infrastructure out of high-risk flood area, e.g., FEMA zones A, AE, AH, or AO, to ***low-risk*** risk flood area (outside the 500-year flood plain) or achieves a similar level of protection by permanently hardening or flood-proofing critical infrastructure, e.g., elevating pumps and electrical equipment or erecting dikes / levees around facilities	7 pts
Proposed project relocates critical system infrastructure out of high-risk flood area, e.g., FEMA zones A, AE, AH, or AO, to ***moderate-risk*** flood area (area between the 100-year and 500-year flood plain) or achieves a similar level of protection by permanently hardening or flood-proofing critical infrastructure, e.g., elevating pumps and electrical equipment or erecting dikes / levees around facilities	3 pts

System Resilience (select all that apply)

Proposed project creates permanent storm-resistant redundancy in critical system, e.g., installing permanent back-up generators at pump stations	7 pts
Proposed project reduces system vulnerability to power outages by improving energy efficiency of equipment or systems and/or implementing power flexibility and resiliency measures	7 pts
Project owner's wastewater system experienced spills and/or overflows due to flooding during Hurricane Helene and proposed project will reduce future risk of similar spills/overflows to de minimis levels.	7 pts
Communications: Proposed project will enhance utility's ability to communicate and maintain functionality and integrity of internet-based operations and during extended power outages and/or natural disasters that disrupt traditional internet and phone access	7 pts

Priority Project Types (select all that apply)

Innovation: Applicant proposes a project that uses an innovative approach, i.e., an approach that is new to GEFA, new to the community, new to the state, or rarely used in this manner or in this field, to improving the resilience of wastewater systems	8 pts
Conservation: Proposed project enhances utility system's resilience through water efficiency and conservation, nonpoint source pollution control, e.g. land conservation, green infrastructure, and/or energy production and conservation (consistent with GEFA's Financing Conservation Projects)	8 pts
Regional Significance: Projects that involve collaboration between at least two cities, counties, or other eligible borrowers	8 pts

Priority Planning Elements (select all that apply)

The proposed project is consistent with the project owner's EPA-verified risk and resilience assessment	5 pts
Project entails your utility implementing a risk and resilience or an emergency response / emergency operations plan that your system did not previously have in place	5 pts

Readiness to Proceed (only one option may be selected)

Design-, planning-, and/or engineering-only project	20 pts
SERP approved – Georgia Environmental Protection Division (EPD) published a final approval letter after public comment	15 pts
SERP issued – Categorical Exclusion or Notice of No Significant Impact determination published in a letter from EPD	10 pts
Technical Review (Plans and Specs) completed and SERP approved by EPD	20 pts
Technical Review (Plans and Specs) approved by EPD	15 pts

Priority Applicant Status (select all that apply)

First-time borrower (outside of lead service line inventory funding)	3 pts
WaterFirst Community	3 pts
PlanFirst Community	3 pts
Small utility serving fewer than 3,300 customers	2 pts