



2025 Helene Resilience Funding Call for Projects Overview Drinking 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 \$359,487,000 to the state of Georgia to promote resiliency in drinking water systems. This overview describes this funding opportunity.

HOW TO APPLY FOR HRF DWSRF FUNDING

To be eligible for HRF DWSRF 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 drinking water 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 drinking water facilities and equipment, or
 - b. Enhance the resilience of drinking water 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 DWSRF 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 DWSRF 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 assistance¹ or the applicant must demonstrate significant impact from Hurricane Helene.

PRINCIPAL FORGIVENESS

All HRF DWSRF 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 DWSRF 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 DWSRF interest rate (at the time of GEFA board approval) with designated percent 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 DWSRF 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 DWSRF project eligibility criteria from that memo.

ATTACHMENT 3 ***Projects Eligible under the SA-HMW***

Drinking 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 water distribution 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. Purchase of mobile laboratory equipment for use during emergencies
 - c. Replacement of damaged equipment with more energy efficient equipment
 - d. Physical “hardening” or waterproofing of pumps and electrical equipment at pump stations and other components of distribution systems (including storage facilities and associated equipment) through upgrade or replacement, including:
 - 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)
 - e. Relocation of pump stations or other distribution system facilities to less flood prone areas
 - f. Installation of physical barriers around pump stations or other distribution system facilities (e.g., levees or dikes)
 - g. Installation/construction of redundant distribution system components and equipment
 - h. Construction of interconnections with neighboring water systems which could provide an emergency water supply
 - i. SCADA system projects to allow remote or multiple system operation locations
 - j. Construction or installation of flood attenuation, diversion, and retention infrastructure associated with an otherwise eligible drinking water project that protects the distribution system
 - 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
- II. Projects that prevent floodwaters from entering a treatment plant or well house,**

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 associated with an otherwise eligible drinking water project that protects the treatment plant
 - 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 drinking water treatment plant, intake or well in the event of a flood or natural disaster, including but not limited to:

- a. Installation of back-up energy supply or alternative energy sources (e.g., batteries, switch boxes) and/or hardening of existing connections to the power grid
- b. Replacement of damaged equipment with more energy efficient equipment
- c. Physical “hardening” or waterproofing of pumps and electrical equipment at pump stations and other components of distribution systems (including storage facilities and associated equipment) through upgrade or replacement, including:
 - 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 (e.g., tanks, vaults)
- 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
 - Installation of larger capacity water storage facilities (e.g., raw water reservoirs, backwash tanks, contact basins)
- g. Installation/construction of redundant distribution system components and equipment
- h. SCADA system projects to allow remote or multiple system operation locations

IV. Projects that preserve and protect water system 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 structure
- 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 drinking water plant or well house or water distribution 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. Installation of shut-off valves so that damaged sections of pipeline can be isolated
 - d. Take actions to protect the "backbone" of water distribution network including key conduits, transmission mains, critical facilities, reservoirs and tanks
 - e. Maintain emergency generators at key facilities to help mitigate widespread power outages
 - f. In the wake of wildfires, install sensors upstream of the reservoir to monitor the amount of debris and sediment coming down the river, allowing utility to shut down its treatment plant before flash floods could cause damage; monitor raw water quality to adjust treatment, as necessary; resize culverts to handle increased flow
 - g. Practice mechanical thinning, weed control, selective harvesting, controlled burns and creation of fire breaks on utility managed property
 - h. Create a zone of defensible space for utility equipment and facilities (e.g., wellheads, structures, supports to wires and transformers); keep intakes clear of debris
 - i. Install manual or automatic irrigation systems to provide wetting of components and groundcover for vulnerable areas (e.g., chlorine storage, control equipment buildings)
 - j. Installation of fire-resistant building materials
 - k. Purchase of fire suppression equipment and fire safety kits as key components of emergency response equipment

**Georgia Environmental Finance Authority
Helene Resilience Funding - Drinking 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) Drinking Water SRF (DWSRF) program.

HRF DWSRF 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 DWSRF 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
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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
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System Resilience (select all that apply)

Proposed project creates permanent storm-resistant redundancy in critical system, e.g., installing backup well(s) with backup power systems, interconnections, installing permanent back-up generators at pump stations	7 pts
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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
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Proposed project directly enhances ability to restore water service after disruption, such as the installation or rehabilitation of valves and SCADA equipment	7 pts
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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
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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 drinking water systems	8 pts
Conservation: Proposed project enhances utility system's resilience through water efficiency and conservation, 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