



# 2025 Helene Resilience Funding Program Call for Projects Overview Decentralized Wastewater System Financing

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## 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 \$8,956,000 to the state of Georgia to promote resiliency in decentralized wastewater systems. This overview describes this funding opportunity.

### HOW TO APPLY FOR HRF DECENTRALIZED FUNDING

To be eligible for HRF decentralized wastewater 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.

### WHAT IS A DECENTRALIZED WASTEWATER TREATMENT SYSTEM?

Decentralized wastewater (DWW) treatment systems treat domestic wastewater from homes and businesses that are not served by a centralized public sewer system. Types of decentralized systems include:

- Individual septic wastewater treatment systems (a.k.a., “on-site” systems)
- Cluster systems, i.e., a system that treats wastewater from two or more buildings/homes near the source
- Package plants, i.e., a prefabricated, self-contained, mechanical treatment facility that can serve one or more properties

### 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 DWW 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. Improve the resilience of DWW treatment systems to flooding, rapid hydrologic changes or natural disaster, and/or
  - b. Assess the potential to connect homes served by DWW treatment systems to centralized wastewater systems or fund such connections, **and**
- (c) Be a project or project type listed in Attachment 3 of EPA’s March 13, 2025, SA-HMW Implementation Memo (see 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 End-Uses of HRF DWW Funding:

- Projects that protect DWW treatment systems from rising water
- Projects that protect DWW treatment systems from power risks associated with flooding
- Projects that reduce the risk of DWW treatment system failure associated with flooding
- Projects that increase DWW system capacity to handle flood risks
- Consolidation of DWW treatment systems to reduce flood risk

#### **ELIGIBILITY: RECIPIENTS**

This funding is available to eligible borrowers of the GEFA SRF programs that (a) own or manage DWW systems, or (b) finance or operate a program on behalf of individuals or entities that own or manage DWW systems, e.g., a project sponsor or pass-through funding entity.

#### 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
- Community Development Financial Institutions (CDFIs)

#### **ELIGIBILITY: LOCATION**

Any SRF-eligible project located in Georgia is eligible for HRF funding. Projects located in areas of the state designated by the Federal Emergency Management Agency (FEMA) as eligible for Hurricane Helene public or individual assistance will earn additional points in GEFA HRF project scoring process.<sup>1</sup>

#### **PRINCIPAL FORGIVENESS**

All HRF DWW projects are eligible to receive a subsidy in the form of 100 percent principal forgiveness.

#### **FINANCING TERMS**

- *Loan Terms*: loan at zero percent interest with 100 percent principal forgiveness if all loan conditions are fulfilled.
- *Loan Minimums*: there is no minimum loan size.
- *Loan Maximums*: the maximum size loan available under this solicitation is \$2,000,000.
- *Local Match*: an 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

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<sup>1</sup> 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](https://gis.fema.gov/maps/dec_4830.pdf). Information about Public Assistance Categories A-G is available [here](#).

exclusively for a discrete portion of a project while spending other public money on different discrete project components, that may be eligible.

- *Repayment Source*: though the loan agreement may stipulate 100 percent principal forgiveness (or non-repayment), HRF recipients must identify a **source** of repayment to secure HRF financing. Recipients have flexibility with respect to their repayment sources. Some options might include water and sewer revenues, HOA fees, homeowner fees, property taxes, special assessments, and for-profit revenues. A recipient might be required to repay the loan in uncommon circumstances such as not complying with federal requirements.

## **PROJECT SCORING CRITERIA**

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

## **ELIGIBLE PROJECT MODELS FOR PRE-APPLICATION**

This section outlines potential DWW financing project models that might be fundable under the HRF program. Any of these project models must have as its outcome the financing and execution of specific eligible end-uses described in the section above concerning eligible project types.

The initial list of project models includes nine total models:

- 1) Septic Consolidation
  - a) Septic Consolidation: Public Facilities Only
  - b) Septic Consolidation: Public-Side Only
  - c) Septic Consolidation: Public and Private Side (Single Entity)
  - d) Septic Consolidation: Public and Private Side (Two Entities)
- 2) Responsible Management Entity for On-site Systems
- 3) Direct Support for Private DWW Owners (Local Gov't)
- 4) Direct Support for Private DWW Owners (CDFI or Other Eligible Financing Entity)
- 5) DWW Resiliency Planning
- 6) Stormwater Improvements

The sections below provide details on each of the project models listed above.

### **1) Septic Consolidation**

- a) Septic Consolidation: Public Facilities Only
  - i) *Goal*: convert any public facilities, e.g., schools, prisons, from an on-site wastewater system to (a) centralized sewer and provide for centralized sewer collection or (b) cluster or package systems
  - ii) *Activities*: installation of new sewer lines (and appurtenances) and/or extension of existing sewer lines, rehabilitation of on-site plumbing to ensure flow to centralized sewer, and connection of centralized sewer and on-site plumbing, to serve public facilities currently relying on on-site sewage treatment systems
  - iii) *Recipients*: local government entities that own and operate sewer collection facilities that convey sewage to centralized wastewater treatment or can construct and operate cluster or package systems
  - iv) *Flow of Funds*: GEFA provides financing to local government entities to reimburse costs associated with work on the local government's sewer equipment and facilities and on the public facilities on-site plumbing.
  - v) *Examples / Illustrations*:

- (1) A local government extends sewer collection facilities to a school that relies on on-site wastewater lagoon, converts the schools plumbing, connects the school to centralized sewer, and decommissions the on-site wastewater system.
- b) Septic Consolidation: Public-Side Only<sup>2</sup>
- i) *Goal:* extend sewer collection facilities to unserved areas to encourage septic to sewer conversions or build cluster or package systems to encourage septic consolidation
  - ii) *Activities:* installation/extension of centralized wastewater collection facilities (and appurtenances) and/or the construction of cluster or package system(s), up to the homeowner point of connection, to serve customers currently relying on on-site sewage treatment systems. Project eligibility will require the sponsor utility produce a sewer connection agreement showing commitment from at least 80 percent of the customers within connection distance of the new collection facilities.
  - iii) *Recipients:* local government entities that provide retail sewer collection services (for centralized wastewater treatment) or can construct and operate cluster or package systems.
  - iv) *Flow of Funds:* GEFA provides financing to local government entities to reimburse costs associated with work on the local government's equipment and facilities.
- c) Septic Consolidation: Public & Private Side (Single Entity)
- i) *Goal:* extend sewer collection facilities to unserved areas **and** assist private individuals and entities to connect to (a) centralized sewer, or (b) cluster or package system, and discontinue operation of on-site sewage treatment systems
  - ii) *Activities:* extend sewer collection facilities to unserved areas and/or construct cluster or package systems and assist homeowners and businesses that currently use on-site sewage systems with all replumbing necessary to connect to centralized sewer or cluster/package system
  - iii) *Recipients:* local government entities that own and operate sewer collection facilities that convey sewage to centralized wastewater treatment or can construct and operate cluster or package systems
  - iv) *Flow of Funds:* GEFA provides financing to local government entities to reimburse costs associated with work on the local government's facilities and for work on private plumbing
  - v) *Examples / Illustrations:*
    - (1) Local public sewer utility puts private contractor(s) on retainer to provide replumbing services to customers in area where local government has installed new sewer collection lines or a cluster or package system
    - (2) Local public sewer utility pre-qualifies list of contractors and reimburses contractors directly for replumbing services for customers in eligible area to connect to centralized sewer or a cluster or package system
- d) Septic Consolidation: Public & Private Side (Two Entities)
- i) *Goal:* extend sewer collection facilities to unserved areas and assist private individuals and entities to connect to (a) centralized sewer, or (b) cluster or package system, and discontinue operation of on-site sewage treatment systems

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<sup>2</sup> For this discussion of septic to sewer program models, GEFA is using the term "public side" to refer to all publicly owned and managed wastewater collection facilities that extend to the point of connection with customer-owned and maintained sewer facilities. GEFA is using the term "private side" to describe sewer facilities owned and managed by a private individual or private entity. In general, this term is referring to private plumbing up to the point that would need to be replaced or altered to allow the customer's wastewater to flow to the point of connection with publicly owned sewer collection facilities.

- ii) *Activities*: extend sewer collection facilities to unserved areas and/or construct cluster or package systems and assist homeowners and businesses that currently use on-site sewage systems with all replumbing necessary to connect to centralized sewer or cluster/package system.
- iii) *Recipients*: (a) local government entities that own and operate sewer collection facilities that convey sewage to centralized wastewater treatment or can construct and operate cluster or package systems, and (b) eligible entity that provides financial assistance to homeowners, e.g., CDFI, to pay for replumbing necessary to connect to centralized sewer or cluster/package system
- iv) *Flow of Funds*: GEFA provides financing to (a) local government entity to reimburse costs associated with work on the local government's facilities, and (b) to eligible entity for costs associated with assisting customers with replumbing.
- v) *Examples / Illustrations*:
  - (1) Local public sewer utility partners with local CDFI through memorandum of agreement or other legal instrument to coordinate activities to convert private individuals and private entities using on-site sewage treatment systems to centralized sewer or cluster or package system.

## 2) Responsible Management Entity<sup>3</sup> for On-site Systems

- i) *Goal*: create a management entity to oversee enhancing resilience of on-site wastewater systems in a specific area
- ii) *Activities*: collective management of DWW systems, including eligible septic resilience activities as specified by EPA
- iii) *Recipients*: Local governments or local government authorities or instrumentalities
- iv) *Flow of Funds*: GEFA provides financing to local government entity to reimburse costs associated with collective management and eligible upgrades of private septic systems.
- v) *Examples / Illustrations*:
  - (1) A nonprofit homeowner association (HOA) enters a memorandum of agreement or other agreement with local government to serve as responsible management entity and collects additional fees related to septic management from its residents. The HOA, or its contractor, keeps an inventory of the septic tanks, does routine pumping on a 3-5 year cycle for each septic tank, performs a visual inspection of tanks on an annual basis, replaces the drain fields as needed, and implements other resilience features. These services are funded through the fee paid to the HOA by its residents. (In some cases, the local wastewater utility "adopts" this arrangement from the HOA, and the fee essentially serves as a fixed wastewater utility bill for the septic tank owners. In such a case, enforcement to pay the septic tank fee is available to the local government if the homeowner is a water customer.)

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<sup>3</sup> A public or private entity that assumes the responsibility of managing and maintaining on-site wastewater treatment systems (like septic systems) on behalf of homeowners or a community

### 3) Direct Support for Private DWW Owners

- i) *Goal:* compensate private system owners for completing eligible resilience enhancements on their septic systems
- ii) *Activities:* eligible septic resilience activities as specified by EPA
- iii) *Recipients:* local government entities
- iv) *Flow of Funds:* GEFA provides financing to local government entities to reimburse costs associated with resilience projects completed on private systems, whether incurred as rebates and/or credits or contractor costs.
- v) *Examples / Illustrations:*
  - (1) Rebate Models
    - (a) Local government receives funds and deploys program whereby homeowners and other private system owners/operators can get one of the following types of rebates for completing eligible resilience enhancements:
      - (i) Property tax rebate
      - (ii) Cash rebate
      - (iii) Water bill credit (if recipient provides retail water service to residents)
  - (2) Contractor Model
    - (a) Local government hires contractors to complete eligible resilience activities on private systems and pays the contractor directly for completed work

### 4) Direct Support for Private DWW Owners

- i) *Goal:* provide financing or compensation for private system owners for completing eligible resilience enhancements on their septic systems
- ii) *Activities:* eligible septic resilience activities as specified by EPA
- iii) *Recipients:* eligible financing entities such as CDFIs
- iv) *Flow of Funds:* GEFA provides financing to financing entity to (a) provide upfront financing to private system owners, or (b) compensate private system owners for completed eligible resilience projects completed on their systems
- v) *Examples / Illustrations:*
  - (1) Loan / Financing Model
    - (a) Eligible financing entity provides loans or other financing to private system owners to complete eligible projects
  - (2) Reimbursement Model
    - (a) Eligible financing entity reimburses private system owners for completed eligible projects

### 5) DWW Resiliency Planning

- i) *Goal:* support planning projects that enhance resilience of decentralized wastewater systems
- ii) *Activities:* septic to sewer feasibility studies, risk/vulnerability assessments, alternatives analyses, asset management plans, and emergency preparedness, response, and recovery plans
- iii) *Recipients:* local government entities
- iv) *Flow of Funds:* GEFA provides financing to local government entities to reimburse costs associated with eligible planning projects.
- v) *Examples / Illustrations:*
  - (1) Local wastewater utility uses funds to:
    - (a) Conduct feasibility studies to connect homes served by decentralized treatment systems to centralized treatment systems

- (b) Conduct risk/vulnerability assessments considering recent floodplain maps and projected sea level rise
- (c) Conduct alternatives analysis
- (d) Develop Asset Management Plans
- (e) Create Emergency Preparedness, Response, and Recovery Plans

**6) Stormwater Improvements**

- i) *Goal:* to improve stormwater services and reduce flooding in flood-prone areas with high concentrations of DWW systems (areas of concern)
- ii) *Activities:* any stormwater improvement that reduces flooding in identified areas of concern
- iii) *Recipients:* local governments that provide stormwater services in flood-prone areas with high concentrations of DWW systems
- iv) *Flow of Funds:* GEFA provides financing to local government entities to reimburse costs associated with work on the local government's equipment and facilities.
- v) *Examples / Illustrations:*
  - (1) Local government receives funding to install or repair stormwater collection and conveyance facilities in flood-prone areas with concentration of DWW systems.

## **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 decentralized wastewater project eligibility criteria from that memo.

### **ATTACHMENT 3**

#### ***Projects Eligible under the SA-HMW***

#### **Clean Water SRF Decentralized Funds**

***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 protect decentralized wastewater treatment systems from rising waters***
  - a. Anchor all buoyant components (e.g., fiberglass tanks, air-filled textile filters, pump basins, etc.) to prevent floating during flood events.
  - b. Properly grade and slope areas around septic system components to reduce flood scouring.
  - c. Brace septic system components properly to withstand saturated soil conditions.
  - d. Plant resilient native plants with shallow root systems to hold soils and prevent erosion near drainfields.
  - e. Elevate all electrical components above base flood elevation.
  - f. Add artificial buffers or swales, curtain drains, and fill caps to protect infrastructure and divert excess water away from decentralized systems.
  - g. Install backflow valves to prevent return flow and protect property from sewage backups.
- II. Projects that protect decentralized wastewater treatment systems from power risks associated with flooding***
  - a. Install backup power systems/connections to ensure that systems remain operational during power outages.
  - b. Install power shutoffs for emergency situations.
- III. Projects that reduce the risk of decentralized wastewater treatment system failure associated with flooding***
  - a. Install measures that reduce the amount of wastewater entering the decentralized treatment system.
- IV. Projects that increase decentralized wastewater system capacity to handle flood risks***
  - a. Install additional drain lines, larger septic tanks, and holding tanks.
  - b. Elevate drainfields to create more vertical separation distance (e.g., a mound system) or install alternative dispersion for drainfields (e.g., shallow pressurized drainfields or drip dispersal) allowing decentralized systems to return to normal operation more quickly after a flood event.
- V. Consolidation of decentralized wastewater treatment systems to reduce flood risk***
  - a. Install cluster systems to consolidate treatment and dispersal off-lot in a site that is more resilient (e.g., less flood risk, better soil conditions or terrain).
  - b. Design and install shared cluster systems to pool financial resources so that resilient features and management practices can be incorporated.
  - c. Integrate advanced treatment options into cluster systems to generate treated wastewater for reuse (e.g., membrane technologies)

**VI. Planning projects that assess the potential to connect homes served by decentralized wastewater treatment systems to centralized wastewater systems due to 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. Feasibility studies to connect homes served by decentralized treatment systems to centralized treatment systems
- b. Risk/vulnerability assessments considering recent floodplain maps and projected sea level rise
- c. Alternatives analysis
- d. Asset Management Plans
- e. Emergency Preparedness, Response, and Recovery Plans

**VII. Projects that make connections from homes served by decentralized wastewater treatment systems to centralized wastewater treatment systems**

- a. Installation/construction of collection system components and equipment
- b. Decommissioning of decentralized wastewater systems so that they no longer pose risks to human health and the environment

Appendix B: HRF Decentralized Wastewater Project Scoring Criteria

**Georgia Environmental Finance Authority  
Helene Resilience Funding Program  
Decentralized Wastewater System Financing Fund Call for Projects  
Project Scoring Criteria**

Decentralized wastewater (DWW) system projects will be rated in four categories to determine eligibility and selection for funding for the Helene Resilience (HRF) program.

**HRF DWW System Scoring Categories** (maximum 100 points)

1. Water Quality Benefits (maximum points available: 30)
2. Natural Disaster Impact (maximum points available: 30)
3. Priority Project Types (maximum points available: 16)
4. Priority Applicant Status (maximum points available: 24)

**HRF DWW System Scoring - Detailed Breakdown**

**Water Quality Benefits** (select all that apply)

*Concentration of DWW Systems* – applicant provides compelling data showing a concentration of DWW systems in project area(s), including but not limited to, higher density of septic tanks associated with smaller lots sizes 5 pts

*Septic Impact* – applicant provides evidence of water quality impacts associated with DWW system leakage or overflow, including proximity of septic systems to impaired waterways and documentation of septic contribution to impairment 5 pts

*TMDL* – project will support implementation of a Total Maximum Daily Load (TMDL) plan (provide applicable TMDL, water body name, and water body ID) 5 pts

*Stream Listing Status* – project will contribute to a change in the status of a stream segment currently listed as “not supporting” its designated use to “supporting” its designated use on the 305(b)/303(d) list. (provide the specific stream segment ID) 5 pts

*Drinking Water Protection* – applicant provides evidence of DWW system contamination of drinking water sources, e.g., private and community wells, and demonstrates that proposed project will reduce contamination of drinking water sources 5 pts

*Metrics* – applicant provides clear metrics related to project effectiveness in delivering water quality benefits, such as dollars per household converted to centralized sewer, percent of septic systems in project area to be made more resilient, number of households in project area to participate, etc. 5 pts

## Appendix B: HRF Decentralized Wastewater Project Scoring Criteria

### **Natural Disaster Impact** (only one may be selected)

*Disaster Declaration* – the proposed project area is in a Georgia county designated by FEMA as “Individual Assistance and Public Assistance” (30 pts) or “Public Assistance” (25 pts) or “Individual Assistance” (15 pts) for the Hurricane Helene disaster declaration<sup>4</sup> 30 pts

*Helene Impact* – the proposed project area is not within a Hurricane Helene designated county, but the applicant can demonstrate the project area experienced significant impacts from Hurricane Helene, including flooding, storm damage to structures, power outage, storm damage to water, sewer, and/or stormwater facilities and equipment, etc. particularly in areas with DWW systems 10 pts

### **Priority Project Types** (select all that apply)

*Innovation*: Applicant proposes project that uses an innovative approach, e.g., an approach that is new to GEFA, new to the state, new to the community, or rarely used in this manner or in this field, to improving the resilience of DWW systems and delivering WQ benefits 8 pts

*Regional Significance*: Projects that involve collaboration between at least two cities, counties, or other eligible borrowers 8 pts

### **Priority Applicant Status** (no selection required)

GEFA Affordability Score – points will be awarded on a sliding scale<sup>5</sup> based on the affordability score GEFA calculates for the project area (excluding utility-specific criteria).<sup>6</sup> GEFA will weight the score for projects spanning multiple areas. 20 pts

### **Priority Applicant Status** (select all that apply)

First-time borrower (outside of lead service line inventory funding) 4 pts

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<sup>4</sup> 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](https://gis.fema.gov/maps/dec_4830.pdf).

<sup>5</sup> The sliding scale will follow this formula (first number is GEFA Affordability score and second number is HRF points):  $\leq 15 = 0$  pts;  $16 \leq 21 = 5$  pts;  $22 \leq 27 = 10$  pts;  $28 \leq 33 = 15$  pts;  $\geq 34 = 20$  pts.

<sup>6</sup> GEFA’s affordability criteria uses data on median household income (MHI), unemployment rate, percentage not in labor force, poverty rate, percentage on Social Security, percentage on Supplemental Security Income (SSI), percentage with cash public assistance, percentage with Supplemental Nutrition Assistance Program (SNAP), age dependency ratio, and population trend from the U.S. Census Bureau’s 2020 American Community Survey. The applicant’s data is categorized in percentiles.