

Georgia Septic Tank Funding Sources Compiled by IB Environmental, 2023

Organization	Program (key words)	Description	How to Apply	Eligible Entity	Contact
USDA Rural Development	Single Family Housing Repair Loans & Grants (Section 504) (individual wells, rural)	Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize a dwelling or grants to elderly very-low-income homeowners to remove health and safety hazards. In addition, this program will also provide assistance to eligible homeowners with septic repairs. https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants	Applications, including paper versions, are accepted on a rolling basis. Applications are submitted to the Area Office where the property is located. Visit the Georgia RD Website for more information: https://www.rd.usda.gov/ga	To qualify, you must: <ul style="list-style-type: none"> • Be the homeowner and occupy the house • Be unable to obtain affordable credit elsewhere • Have a family income below 50% of the area median income • For grants, be age 62 or older and not be able to repay a repair loan 	Reginald Marable Housing Programs Director reginald.marable@usda.gov (706) 552-2593 355 East Hancock Avenue Athens, GA 30601
	Rural Decentralized Water Systems Grant Program (individual wells, septic)	This program helps qualified nonprofits create a revolving loan fund to increase access to clean, reliable water and septic systems for households in eligible rural areas. The fund may be used to construct, refurbish, or service individually owned household water well and septic systems. https://www.rd.usda.gov/programs-services/water-environmental-programs/rural-decentralized-water-systems-grant-program	Electronic applications are accepted through www.grants.gov . Paper applications may be sent to Water Programs Division, Rural Utilities Service, Stop: 1570, Room 2234-S, 1400 Independence Avenue SW., Washington, DC 20250-1570.	Nonprofits in eligible areas. <ul style="list-style-type: none"> • Rural areas and towns with populations of 50,000 or less 	Dawn Pilgrim Acting Community Programs Director dawn.pilgrim@usda.gov 355 East Hancock Avenue Athens, GA 30601

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Golden Triangle Resource, Conservation, and Development (RC&D)	Septic System Program (septic)	<p>The RC&D received grant funds from USDA to establish a revolving loan fund. This loan program is designed to help low-income rural homeowners construct, repair, or upgrade household septic systems.</p> <p>(See <i>Rural Decentralized Water Systems Grant Program</i> above)</p>	<p>You can apply online at https://www.goldentrianglercd.org/septic</p>	<p>Homeowners in the Golden Triangle service area which includes 14 counties in southwest Georgia. Those counties are Stewart, Randolph, Terrell, Clay, Calhoun, Dougherty, Worth, Early, Miller, Baker, Mitchell, Seminole, Decatur, and Grady. The RC&D will provide other eligibility requirements including income limitations.</p>	<p>Golden Triangle RC&D waterwell@goldentrianglercd.org (229) 995-2027</p>
Seven Rivers Resource, Conservation, and Development (RC&D)	Rural Decentralized Water Systems Project (individual wells, septic)	<p>The RC&D received \$200,000 in grant funds from USDA Rural Development to establish a revolving loan fund. Low-income homeowners can apply to borrow funds from RC&D to make repairs to wells and/or septic systems. The loan will be financed at 1% interest up to 15 years if necessary.</p> <p>(See <i>Rural Decentralized Water Systems Grant Program</i> above)</p>	<p>You can download an application by visiting this website: https://www.sevenriversrcd.org/household-water-wells</p> <p>Contact Seven Rivers RC&D for additional details.</p>	<p>Homeowners in the Seven Rivers service area which includes 20 counties in south Georgia. Those counties are Ben Hill, Jeff Davis, Appling, Irwin, Coffee, Bacon, Wayne, Tift, Cook, Berrien, Atkinson, Ware, Pierce, Brantley, Brooks, Lowndes, Lanier, Clinch, Echols, and Charlton. The RC&D will provide other eligibility requirements including income limitations.</p>	<p>Seven Rivers RC&D (912) 367-7679 239 NE Park Ave. Suite E Baxley, GA. 31513</p>

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Water Well Trust	Loan Program for Household Water Wells & Septic Systems (water wells, septic)	This program provides funding for water well and septic projects to rural households throughout the U.S. The intent is to provide long-term, low-interest loans to applicants seeking new or improved water wells, and for the first time in October 2021, septic systems. The Water Well Trust limits funding to a maximum of \$15,000 per system. Loans have an interest rate of 1% with terms of up to 20 years. http://www.waterwelltrust.org	Applications are accepted year-round. Applicants can contact Water Well Trust either by phone, email, or completing the interest form on the website.	<ul style="list-style-type: none"> Applicants must be the owner and have occupied the home for at least a year as their primary residence and must not have access to a public water supply or sewer The applicant's household income must not exceed 60% of the median non-metropolitan household income for the state in which the applicant resides The income criteria apply to both the applicant and all other occupants over the age of 18 in the home 	Margaret Martens Executive Director mmartens@watersystemsco.uncil.org (202) 625-4383
Georgia Department of Natural Resources, Environmental Protection Division	Section 319(h) Georgia's Nonpoint Source Implementation Grant (nonpoint, water quality improvement)	The Georgia Environmental Protection Division (GAEPD) receives an annual grant under Section 319(h) of the Federal Clean Water Act to help prevent, control and/or abate nonpoint source pollution in support of Georgia's Nonpoint Source Management Program. GAEPD then conducts a competitive process to fund eligible projects that will lead to direct reductions in pollutant loads and measurable water quality improvements in impaired waters throughout the State. In specific cases, the funded project MAY involve septic tank funding. Individuals do not qualify to receive funding but may be granted funding through one of the eligible entities listed. http://epd.georgia.gov/section-319h-georgias-nonpoint-source-implementation-grant	Annual application period is January through April. Applications can be accessed on the website.	<p>Eligible 319 applicants are limited to public entities in Georgia.</p> <ul style="list-style-type: none"> If an organization that was funded in your area, contact that group directly. If there have been no 319 projects funded in your area, then this is not a relevant funding source for septic tanks. 	Joyce McClain joyce.mcclain@dnr.ga.gov (404) 651-8525 2 Martin Luther King Jr Dr Suite 1462 Atlanta, GA 30334

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Rural Community Assistance Partnership (RCAP)	Individual Household Well & Septic Loan Program <i>(individual wells, septic)</i>	<p>The SERCAP Individual Septic Loan Program offers loans of up to \$15,000 to residents of rural communities to pay for the installation of a new standard or alternative septic system. Interest rates range from 3% to 6% based on the applicant's median household income and these loans are unavailable from other lending institutions.</p> <p>(The SERCAP Household Well Loan Program delivers low interest (1%) loans for up to \$11,000 to residents of rural communities with populations under 25,000 to cover the cost of digging a new well or repairing an existing well.)</p> <p>https://sercap.org/about/who-we-serve/programs-and-services-homeowners</p>	Applications are received year-round. Applications can be accessed on the website.	<ul style="list-style-type: none"> Residence must be in an eligible rural area, town, or community in SERCAP's seven state service area. Applicants must own (or provide recorded Lifetime Rights) and occupy the home being improved. New home construction and community water systems are not eligible. Household income may not exceed the state median income limit. 	<p>Devin Journiette Loan Fund Manger djourniette@sercap.org (540) 345-1184</p> <p>347 Campbell Avenue, SW Roanoke, VA 24016</p>
Gwinnett/Walton Habitat for Humanity	Water Resources Assistance Program (WRAP) <i>(septic)</i>	<p>Water Resources Assistance Program (WRAP) is a home repair ministry program offered through Gwinnett/Walton Habitat for Humanity in partnership with Gwinnett County Water Resources Department. WRAP provides plumbing services for low to moderate-income homeowners who reside within Gwinnett County service area. WRAP assists homeowners who are unable to complete plumbing repairs on their own due to age, finances, or physical ability.</p>	Applications are available on the website. https://habitatgwinnett.org/wrap-program/	<ul style="list-style-type: none"> Applicants must be homeowners and the home must be a primary residence. Household income cannot exceed 60% of Area Median Income (AMI) annually. Application must be filled out in entirety and provide proof of income and proof of homeownership. 	<p>Gwinnett/Walton Habitat for Humanity wrap@habitatgwinnett.org (770) 931-8080 ext. 1017</p> <p>Physical Address: 52 Gwinnett Drive, Suite B Lawrenceville, GA 30046</p> <p>Mailing Address: PO Box 646 Lawrenceville, GA 30046</p>