

Georgia Water, Wastewater & Stormwater Funding Sources

Compiled by IB Environmental, March 2024

Organization	Program (key words)	Purpose or Use of Funds	How to Apply	Website	Contact
Georgia Environmental Finance Authority (GEFA)	Drinking Water State Revolving Fund Loan Program (DWSRF) <i>(water)</i>	The DWSRF program is available to fund various public health-related water supply projects, projects that address compliance-related problems, water conservation and water transmission. Beginning in 2022, additional funds are available for lead service line inventory and replacement and emerging contaminants specifically polyfluoroalkyl substances (PFAS) substances. GEFA also offers low-interest loans for energy-efficiency and renewable energy projects at water treatment facilities.	GEFA has a single application for all regular water, sewer, and solid waste loan programs. Borrowers seeking funding may apply at any time. Qualified borrowers seeking principal forgiveness must submit a pre-application during the solicitation period from September through the end of January each year. Applications can be accessed on GEFA's website.	http://gefa.georgia.gov/drinking-water-state-revolving-fund	Amanda Carroll Senior Project Manager acarroll@gefa.ga.gov (404) 450-8381 47 Trinity Ave SW Fifth Floor Atlanta, GA 30334
	Clean Water State Revolving Fund Loan Program (CWSRF) <i>(wastewater, sewer, stormwater)</i>	The CWSRF program is available to fund various water quality, water conservation, wastewater treatment projects, repairing and replacing sewer and stormwater control projects, and implementing water conservation projects and programs. Beginning in 2022, additional funds are available for emerging contaminants, specifically polyfluoroalkyl substances (PFAS). GEFA also offers low-interest loans for energy-efficiency and renewable energy projects at wastewater treatment facilities.		http://gefa.georgia.gov/clean-water-state-revolving-fund	
	Georgia Fund Loan <i>(water, sewer, solid waste)</i>	The Georgia Fund is a state-funded loan program for water, wastewater, and solid waste infrastructure. Eligible projects include water and sewer lines, treatment plants, pumping stations, wells, water storage tanks, water meters, and new subtitle D landfills, landfill expansions and closures and landfill methane gas collection systems.		http://gefa.georgia.gov/georgia-fund	
	Environmental Emergency Loans <i>(water, sewer)</i>	Environmental emergency loans are available up to \$500,000 for projects that eliminate actual or potential public health hazards or violations of environmental regulations. The project must directly address system needs caused by an event that occurred within the past six months and is not a result of a lack of maintenance.			

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	Interim Loans <i>(water, sewer)</i>	Interim loans are available for projects that have a definite, permanent source of financing such as a U.S. Department of Agriculture (USDA) Rural Development loan and are repaid in full at the completion of the project.			
USDA Rural Development	Water & Waste Disposal Loan & Grant Program <i>(water, sewer)</i>	The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted. However, applicants are encouraged to use and register for RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-grant-program	Allen Bowen Acting Community Programs Director allen.bowen@usda.gov 355 East Hancock Avenue Athens, GA 30601
	Water & Waste Disposal Loan Guarantees Program <i>(water, sewer)</i>	The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-guarantees	
	Water & Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.		https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-predevelopment-planning-grants	

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	Emergency Community Water Assistance Grants <i>(water)</i>	This grant program is designed to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.		https://www.rd.usda.gov/programs-services/water-environmental-programs/emergency-community-water-assistance-grants	
	Single Family Housing Repair Loans & Grants (Section 504) <i>(individual wells, rural)</i>	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	Reginald Marable Housing Programs Director reginald.marable@usda.gov (706) 552-2593 355 East Hancock Avenue Athens, GA 30601
Golden Triangle Resource, Conservation, and Development (RC&D)	Water Well Program <i>(individual wells)</i>	The Water Well Program is a loan program designed to help low-income rural homeowners construct, repair, or upgrade household water well systems. The funding is provided through USDA Rural Development's Household Water Well System grant program. Golden Triangle currently serves 15 counties in the southwest Georgia area that include: Baker, Calhoun, Clay, Early, Grady, Decatur, Dougherty, Miller, Mitchell, Randolph, Seminole, Stewart, Thomas, Terrell and Worth.	Apply online at https://www.goldentrianglercd.org/waterwell	https://www.goldentrianglercd.org/	Golden Triangle RC&D waterwell@goldentrianglercd.org (229) 995-2027
Seven Rivers Resource, Conservation, and Development (RC&D)	Rural Decentralized Water Systems Project <i>(individual wells, septic)</i>	Seven Rivers 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. Seven Rivers currently serves 20 counties in the south Georgia area that include: Ben Hill, Jeff Davis, Appling, Irwin, Coffee, Bacon, Wayne, Tift, Cook, Berrien,	You can download an application by visiting this website: https://www.sevenriversrcd.org/household-water-wells Contact Seven Rivers RC&D for additional details.	https://www.sevenriversrcd.org/	Seven Rivers RC&D (912) 367-7679 239 NE Park Ave. Suite E Baxley, GA. 31513

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		Atkinson, Ware, Pierce, Brantley, Brooks, Lowndes, Lanier, Clinch, Echols, and Charlton.			
Economic Development Administration, Department of Commerce	Public Works Program <i>(water, sewer)</i>	This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new EDAP FFO.	https://www.eda.gov/funding-opportunities/	Jonathan Corso Georgia Economic Development Representative jcorso@eda.gov (404) 809-7094 401 West Peachtree St, NW Suite 1820 Atlanta, GA 30308
	Economic Adjustment Assistance Program <i>(water, sewer)</i>	This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			
National Rural Water Association	NRWA Revolving Loan Fund <i>(water, wastewater)</i>	The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	Georgia Rural Water Association grwa1@grwa.org (770) 358-0221 PO Box 383 Barnesville, GA 30204

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Rural Community Assistance Partnership (RCAP)	SERCAP Individual Household Well and Septic Loans <i>(individual wells)</i>	SERCAP's Loan Fund offers affordable Individual Household Well and Septic Loans for low-income homeowners, to help them repair and/or replace their well or septic system. Up to \$11,000 is available for a new well, and up to \$15,000 is available for a septic system. SERCAP also provides small grants through its Essential & Critical Needs program to offset the costs of repairs.	Applications are received year-round. Applications can be accessed on website.	http://sercap.org/services/water-wastewater	Angel Whitfield awhitfield@sercap.org 540-345-1184 347 Campbell Avenue, SW Roanoke, VA 24016
	SERCAP Community Development Financial Institution (CDFI) Loan Fund <i>(sewer, water)</i>	This program provides Community Development Loans to localities for water/wastewater infrastructure and community development needs. It can be up to \$250,000 and can be used for water/wastewater treatment facilities, water storage tank repairs, and community development projects. SERCAP also provides grants to Communities through its Facilities Development Grant program.			
CoBank	Rural Water and Wastewater Lending <i>(water, wastewater)</i>	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. Website: www.cobank.com/web/cobank/corporate/industry/water	www.cobank.com/web/cobank/corporate/industry/water	Michael Griffiths mgriffiths@cobank.com (303) 740-6479 Inquire by email to: Water@cobank.com . 6340 South Fiddlers Green Cir Greenwood Village, CO 80111

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Georgia Department of Community Affairs	Community Development Block Grant Program (HUD Funds) (water, sewer)	The Community Development Block Grant Program (CDBG) provides funding to assist a wide range of eligible activities, including housing improvement projects, public facilities such as water and sewer lines, buildings such as local health centers or head start centers, and economic development projects.	The application period closes at the beginning of May each year. Applications can be accessed on the website.	https://dca.ga.gov/community-economic-development/funding/community-development-block-grants-cdbg	Kathleen Vaughn Office Director Kathleen.Vaughn@dca.ga.gov (404) 679-0594 or Pam Truitt Field Services Manager Pam.Truitt@dca.ga.gov (404) 977-3326 Georgia Department of Community Affairs 60 Executive Park South, NE Atlanta, GA 30329
	Appalachian Regional Commission (ARC) Area Development Fund (water, sewer)	ARC provides funds (up to \$1,000,000) for infrastructure services, including water and sewer facilities, that enhance economic development opportunities or address serious health issues for residential customers.	Pre-applications are accepted at any time and are required for project review and consultation prior to completing a full application. Full applications are accepted in January, April, July, and October annually. All application and pre-application materials are available on the website.	https://dca.ga.gov/community-economic-development/funding/appalachian-regional-commission-arc	Annaka Woodruff Program Manager, Appalachian Regional Commission (ARC) annaka.woodruff@dca.ga.gov (706)566-4200 or Brittany Pittman ARC Program Manager Brittany.Pittman@dca.ga.gov (706) 508-7381 Georgia Department of Community Affairs 60 Executive Park South, NE Atlanta, GA 30329

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	Appalachian Regional Initiative for Stronger Economies (ARISE) (water, sewer)	<p>A new ARC initiative that aims to drive large-scale, regional economic transformation through multi-state collaborative projects across Appalachia. With the additional funding provided by the Infrastructure Investment and Jobs Act (IIJA) of 2021 (also known as the Bipartisan Infrastructure Law or BIL), ARC launched ARISE to strengthen Appalachian business and industry, and to grow and support the development of new opportunities across multiple states.</p> <p>ARISE encourages the region's 13 states to think beyond local and state lines and to spearhead initiatives that encourage states to work together as one united Appalachia to advance ARC's strategic investment priorities.</p>	Applications will be accepted on a rolling basis.	https://www.arc.gov/arise/	
OneGeorgia Authority	OneGeorgia Authority Equity Fund (water, sewer)	The purpose of the Equity Fund is to provide a program of financial assistance that includes grants, loans, and any other forms of assistance to finance activities that will assist applicants in promoting the health, welfare, safety, and economic security of the citizens of the state through the development and retention of employment opportunities in areas of greater need.	Applications are due on a quarterly basis (2nd Friday of the following months: January, April, July, and October). Pre- applications are due 30 days prior to the full application deadline. An initial project meeting with the DCA Regional Representative is REQUIRED before submitting a pre-application.	https://www.dca.ga.gov/community-economic-development/funding-programs/onegeorgia-authority	<p>Gina Webb gina.webb@dca.ga.gov 404-387-1429</p> <p>Georgia Department of Community Affairs 60 Executive Park South, NE Atlanta, GA 30329</p>

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Georgia Department of Natural Resources, Environmental Protection Division	Section 319(h) Georgia's Nonpoint Source Implementation Grant <i>(nonpoint, water quality improvement)</i>	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.	The annual application period is January through April. Applications can be accessed on website.	http://epd.georgia.gov/section-319h-georgias-nonpoint-source-implementation-grant	Mary Gazaway Mary.gazaway@dnr.ga.gov (470) 524-0556 2 Martin Luther King Jr Dr Suite 1470 A Atlanta, GA 30334
	Regional Water Plan Seed Grant Funds	The Regional Water Plan Seed Grants are being provided to support and incentivize local governments and other water users as they undertake their Regional Water Plan implementation responsibilities. Project proposals must specifically address implementation of management practice(s) or other recommendation(s) from one or more Regional Water Plans, and applications must include a letter of endorsement from the Water Planning Council(s) Chair or designated representative.	Applicants must attend a pre-application meeting with EPD in mid-October and applications must be e-mailed by end of October.	https://epd.georgia.gov/outreach/grants/regional-water-plan-seed-grant-funds	Joy Hinkle Joy.Hinkle1@dnr.ga.gov (470) 524-0692 2 Martin Luther King Jr Dr Suite 1470 A Atlanta, GA 30334

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Georgia Department of Natural Resources, Coastal Resources Division	Coastal Incentive Grant Program (Coastal Resources Division) <i>(coastal, natural)</i>	The mission of the GCMP is to balance economic development in Georgia's coastal area with preservation of natural, environmental, historic, archaeological and recreational resources for the benefit of Georgia's present and future generations. The GDNR Coastal Resources Division administers the GCMP and carries out a number of programs in direct support of GCMP objectives, including the administration of the Coastal Incentive Grant (CIG) Program.	A Request for Proposal is issued annually every fall with applications due in January or February each year. Application materials can be accessed on website.	https://coastalgadnr.org/CoastalIncentiveGrants	Jan Mackinnon jan.mackinnon@dnr.ga.gov (912) 264-7218 One Conservation Way Brunswick, GA 31520
Georgia Emergency Management and Homeland Security Agency (GEMA/HS)	Hazard Mitigation Assistance (HMA) Program Grants <i>(water, sewer, stormwater)</i>	GEMA/HS administers FEMA funds to develop and implement resilient infrastructure projects to help local governments and qualifying private non-profits reduce or eliminate damages from natural hazards and rapidly recover from disruptions to service.	Pre-applications are accepted on a rolling basis but are required at specific times based on Disaster Activity and Notice of Funding Opportunities (NOFOs). Pre-applications are required for project review and consultation prior to completing a full application. All application and pre-application materials are available on the GEMA/HS website.	https://gema.georgia.gov/hazard-mitigation	Stephen Clark stephen.clark@gema.ga.gov (404) 635-4573 PO Box 18055 Atlanta, GA 30316
	FEMA Public Assistance Program	GEMA/HS administers FEMA Public Assistance grant funds to state, tribal, territorial and local governments, and certain types of Private Non-Profit (PNP) organizations so that communities can quickly respond to and recover from major disasters or emergencies.	To apply for Public Assistance, an applicant must be a registered user of the FEMA Grants Portal and submit a Request for Public Assistance (RPA). To receive assistance, all eligible applicants will be required to submit this form through the Grants Portal: https://grantee.fema.gov/ - 30 days after a	https://gema.georgia.gov/assistance/infrastructure-and-local-government-assistance	LaTashae Walker latashae.walker@gema.ga.gov (470)3725002 PO Box 18055 Atlanta, GA 30316

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			Presidential Disaster Declaration.		
Water Well Trust	Loan Program for Household Water Wells & Septic Systems <i>(individual wells, septic)</i>	This program aims to provide funding for water well and wastewater projects to increase potable water system availability and access to wastewater systems 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, 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.	Applications are accepted year-round. Applicants can contact Water Well Trust either by phone, email, or completing the interest form on the website.	www.waterwelltrust.org	Margaret Martens Executive Director mmartens@watersystemscouncil.org (833) 539-8200.
Atlanta Regional Commission	Livable Centers Initiative (LCI) <i>(water, stormwater)</i>	This reimbursable grant program awards local governments and nonprofit organizations up to 80% of the funding to prepare and implement plans for the enhancement of existing population centers and transportation corridors consistent with regional development policies. While LCI focuses on land use and transportation planning, the program can support certain watershed protection and stormwater management projects.	See the LCI Application Guidebook to learn more about project eligibility, submittal requirements, and funding guidelines. https://atlantaregional.org/callforprojects	https://atlantaregional.org/community-development/livable-centers-initiative	Amy Goodwin agoodwin@atlantaregional.org or Elizabeth Sandlin esandlin@atlantaregional.org

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US Army Corps of Engineers (USACE)	Environmental Infrastructure Section 219 <i>(water, sewer)</i>	The purpose is to address environmental infrastructure for watershed restoration, protection, and development needs in regional Atlanta watersheds. Projects may include wastewater distribution and treatment facilities, raw water distribution and treatment facilities, and stormwater management facilities. The cost share is 75 percent Federal. Project authorization is currently limited to \$50 million, but subject to case by case appropriations, once the needs are known and prioritized for the nationwide competition for the limited Federal funds.	The Non-Federal public interest (sponsor) contacts the US Army Corps of Engineers (USACE/ the Corps) for assistance.		USACE, Mobile District (251) 690-3254 P. O. Box 2288 Mobile, AL 36628-0001
	Corps Water Infrastructure Financing Program (CWIFP) <i>(water)</i>	The Corps Water Infrastructure Financing Program (CWIFP) enables local investment in infrastructure projects that enhance community resilience to flooding, promote economic prosperity, and improve environmental quality. Through the CWIFP, USACE will accelerate non-federal investments in water resources infrastructure by providing long-term, low-cost loans to creditworthy borrowers.		https://www.usace.army.mil/Missions/Civil-Works/Infrastructure/revolutionize/CWIFP/	