



Georgia Water, Wastewater and Stormwater Funding Sources

Compiled by IB Environmental May 2019

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) (water)	The DWSRF program is available to fund various public health-related water supply projects, projects that address compliance-related problems, and water conservation. 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 October through December of each year. Applications can be accessed on GEFA's website.	http://gefa.georgia.gov/drinking-water-state-revolving-fund	Martha Douglas mdouglas@gefa.ga.gov 404-584-1091 233 Peachtree Street, Northeast Harris Tower, Suite 900 Atlanta, Georgia 30303
	Clean Water State Revolving Fund Loan Program (CWSRF) (wastewater, sewer)	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. 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 (water, sewer)	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 (water, sewer)	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.			
	Interim Loans (water, sewer)	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.			
	Georgia Land Conservation Revolving Loan Fund (land)	The Georgia Land Conservation Revolving Loan Fund utilizes CWSRF to provide low interest loans to purchase lands or easements on lands with high conservation value and water quality benefits. The program also finances projects in compliance with the state nonpoint source program.	Loan applications can be submitted at any time throughout the year. Applications can be accessed on GCLP's website.	http://glcp.georgia.gov/applications	Chris Canalos chris.canalos@dnr.state.ga.us 706-557-3225 2065 Highway 278 Southeast Social Circle, Georgia 30025



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USDA Rural Development	Waste and Water Disposal Direct Loans and Grants (water, sewer)	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	http://www.rd.usda.gov/program-s-services/water-waste-disposal-loan-grant-program/ga	Joyce White Joyce.White@ga.usda.gov Jack Stanek@ga.usda.gov 706-546-2171 355 East Hancock Avenue Athens, Georgia 30601
	Water and Waste Disposal Guaranteed Loan Program (water, sewer)	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.		http://www.rd.usda.gov/program-s-services/water-waste-disposal-loan-guarantees/ga	
	Water & Waste Disposal Predevelopment Planning Grants (water, wastewater)	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.		http://www.rd.usda.gov/program-s-services/water-waste-disposal-predevelopment-planning-grants/ga	
	Very Low-Income Housing Repair Loans and 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 their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.		http://www.rd.usda.gov/program-s-services/single-family-housing-repair-loans-grants/ga	
	Emergency Community Water Assistance Grants (water)	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.		http://www.rd.usda.gov/program-s-services/emergency-community-water-assistance-grants/ga	
Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	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 jcorso@eda.gov 404-730-3023 401 West Peachtree Street, Northwest Suite 1820 Atlanta, Georgia 30308
	Economic Adjustment Assistance Program (water, sewer)	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.			



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National Rural Water Association	NRWA Revolving Loan Fund (water, wastewater)	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, Georgia 30204
Rural Community Assistance Partnership (RCAP)	SERCAP Individual Household Well Loan Program (individual wells)	The household water well system loan program is designed to assist low- to moderate-income individuals needing loans to construct, refurbish and service their household well systems. The purpose of the program is to target loans to the significant numbers of homeowners in the seven states whose geographically isolated households lack water service, but for whom it is not feasible to be connected to new or existing community water systems.	Applications are received year round. Applications can be accessed on website.	http://www.sercap.org/se_loan_fund.htm	Phil Read GeorgiaRCAP@gmail.com 404-579-5159
	SERCAP Loan Fund Program (sewer, water)	This program offers low-interest loans to low-income, rural communities, and businesses for water/wastewater, housing, bridge loans, guaranteed loans, matching funds, and other community development activities. There is a maximum of \$250,000, with terms of 10-30 years.			
CoBank	Rural Water and Wastewater Lending (water, wastewater)	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. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Michael Griffith mgriffiths@cobank.com 303-740-6479 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
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 April each year. Applications can be accessed on website.	https://dca.ga.gov/community-economic-development/funding/community-development-block-grants-cdbg	Kim Carter kim.carter@dca.ga.gov (404) 679-0604 or Steed Robinson steed.robinson@dca.ga.gov (404) 679-3168 or Brent Allen brent.allen@dca.ga.gov (404) 217-0733 60 Executive Park South, Northeast Atlanta, Georgia 30329



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Georgia Department of Community Affairs	Appalachian Regional Commission (ARC) Area Development Fund <i>(water, sewer)</i>	ARC provides funds (up to \$600,000) 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 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 annaka.woodruff@dca.ga.gov 404-679-4997 60 Executive Park South, Northeast Atlanta, Georgia 30329
OneGeorgia Authority	OneGeorgia Authority Equity Fund <i>(water, sewer)</i>	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 received year round. Pre-applications and applications can be accessed on website.	http://www.onegeorgia.org/programs/equity	Brock Smith brock.smith@dca.ga.gov 404-679-1744 or Anna Hensley anna.hensley@dca.ga.gov (404) 679-4912 60 Executive Park South, Northeast Atlanta, Georgia 30329
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.	Annual application period is January thru April. Applications can be accessed on website.	http://epd.georgia.gov/section-319h-georgias-nonpoint-source-implementation-grant	Joyce McClain joyce.mcclain@dnr.ga.gov 404-651-8525 2 Martin Luther King Junior Drive Southwest, Suite 1462 East Atlanta, Georgia 30334
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.	http://www.coastalgadnr.org/cm/grants/cig	Jan Mackinnon jan.mackinnon@dnr.ga.gov 912-264-7218 One Conservation Way Brunswick, Georgia 31520
Water Well Trust	Loan Program for Household Water Wells <i>(water)</i>	This program aims to provide financing for the construction or rehabilitation of water wells for low income Americans living without access to safe drinking water.	Applications are received year round and can be accessed on website. <u>Currently, funding for the state of Georgia is unavailable. However, this is subject to change at any time.</u>	www.waterwelltrust.org	Water Well Trust info@waterwelltrust.org 202-625-4383 PO Box 2399 Davidson, North Carolina 28036

Source: www.ibenvironmental.com

Compiled by IB Environmental. For the most up-to-date information, contact program managers or see / www.ibenvironmental.com/georgia-funders-forum. To make corrections, contact stacey@ibenvironmental.com.