



September 18, 2025

*SRF Helene and Other Funding Opportunities for Helene-
Impacted Communities
NC DEQ Division of Water Infrastructure*



Key Takeaways on SRF Helene Applications

1. Applications for SRF Helene funds are available and accepted on a rolling basis. Use the “[Rolling Application for Funding](#)”.
2. Applications received by certain dates will be considered for awards by SWIA on December 10, February 18, and April 15-16.
3. The final cut-off date for SRF Helene applications is March 2, 2026.
4. Funding awards per applicant are initially capped at \$5M for WW projects and \$10M for DW projects until April. Partially-funded projects may receive additional funds if funding remains available.
5. Apply as early as possible. Applications received by November 3 are considered on December 10.

Key Takeaways on Other Funding Opportunities

1. In the Fall 2025 application round, there is \$30M available in state grants for 16 counties to repair damages due to Helene for unmet needs above insurance and federal aid. Use the [“Fall 2025 Application for Funding”](#).
2. Must include the “State Reserve Program Eligibility Form for Hurricane Helene Prioritization per SL 2025-26” in the application.
3. Fall 2025 application is due by 5:00pm on September 30. SWIA will award on February 18, 2026.
4. SRP grants are limited to \$3M per eligible applicant every three years. However, applications will also be considered for other funding programs (e.g. SRF loans).
5. Can apply for both: SRF Helene (Rolling Application) and Fall 2025 Applications. Apply separately.

SRF Helene Funding



NC's "SRF Helene" Funds

"SRF SA-HMW" or "SRF Helene"

North Carolina's allotments from the Supplemental Appropriations (including set-asides)

\$409,422,000

DWSRF
Helene:

for drinking
water systems

\$253,681,000

CWSRF
Helene:

for wastewater
systems
(POTWs)

\$22,510,000

CWSRF
Decentralized
Helene:

for
decentralized/
septic systems

Administered under current SRF program, but funds are dedicated to eligible projects that address Helene impacts.

New program. Has some CWSRF requirements but will be partly unique. Dedicated to eligible projects in Helene-impacted areas.

Purpose of SRF Helene

DWSRF/CWSRF:

“... reduce flood or fire damage risk and vulnerability or to enhance resiliency to rapid hydrologic change or natural disaster
”
...

CWSRF Decentralized:

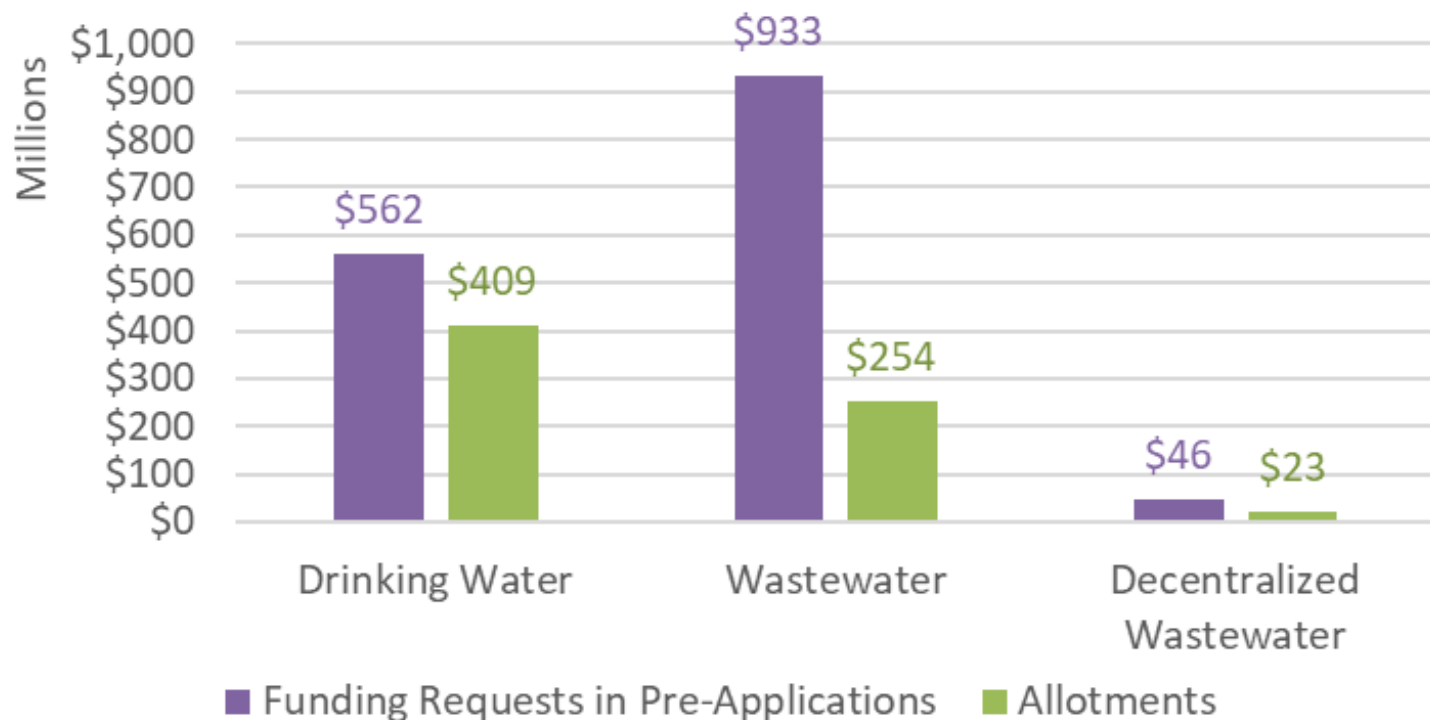
“... improve the resilience of decentralized wastewater treatment systems to flooding, to assess the potential to connect homes ... to centralized systems, and to fund such connections.”

In short:
“Improve
flood
resilience”

Preliminary Requests from Pre-Applications

To understand the potential funding needs before applications were available, we asked potential applicants to identify preliminary project needs.

Funding requested for potential projects (in pre-applications) from 60 entities exceed the SRF Helene allotments available to NC



SRF Helene – Eligible Applicants

DWSRF/CWSRF Helene Eligible Applicants:

- Local Government Units (including Counties and Districts)
- Non-profit water/wastewater utilities
- Investor-owned drinking water utilities (DWSRF only)

Must have been impacted by Hurricane Helene.

CWSRF Helene Decentralized Eligible Applicants:

- Local Government Units (including Counties and Districts)
- Non-profit wastewater utilities
- CDFIs and nonprofit organizations that finance homeowners for decentralized wastewater treatment system repairs

Must be in a Helene-affected area.

Applicants may contract with other organizations.

Examples of Eligible Projects for CWSRF/DWSRF Helene

1. Projects that prevent interruption of operation during a flood event
2. Projects that prevent floodwaters from entering treatment works
3. Projects that maintain integrity of treatment in the event of a flood or natural disaster
4. Projects that preserve and protect treatment works equipment in the event of a flood
5. Projects that provide public water/sewer service to affected homes served by private wells or septic systems
6. Physical hardening or water proofing of impacted water/sewer infrastructure including buildings

Examples of Eligible Projects for CWSRF Helene Decentralized

1. Projects that protect DWTS from rising waters
2. Projects that protect DWTS from power risks associated with flooding (backup power/power shutoffs)
3. Projects that reduce the risk of DWTS failure associated with flooding (water tightening or elevating)
4. Projects that increase DWTS capacity to handle flood risk (additional drain lines, larger tanks)
5. Consolidation of DWTS to reduce flood risk
6. Planning projects to assess potential to connect to centralized systems
7. Projects that make connections to centralized systems and decommissioning DWTS

SRF Helene Loan Terms

DWSRF
Helene:

for drinking
water systems

CWSRF
Helene:

for wastewater
systems
(POTWs)

CWSRF
Decentralized
Helene:

for
decentralized/
septic systems

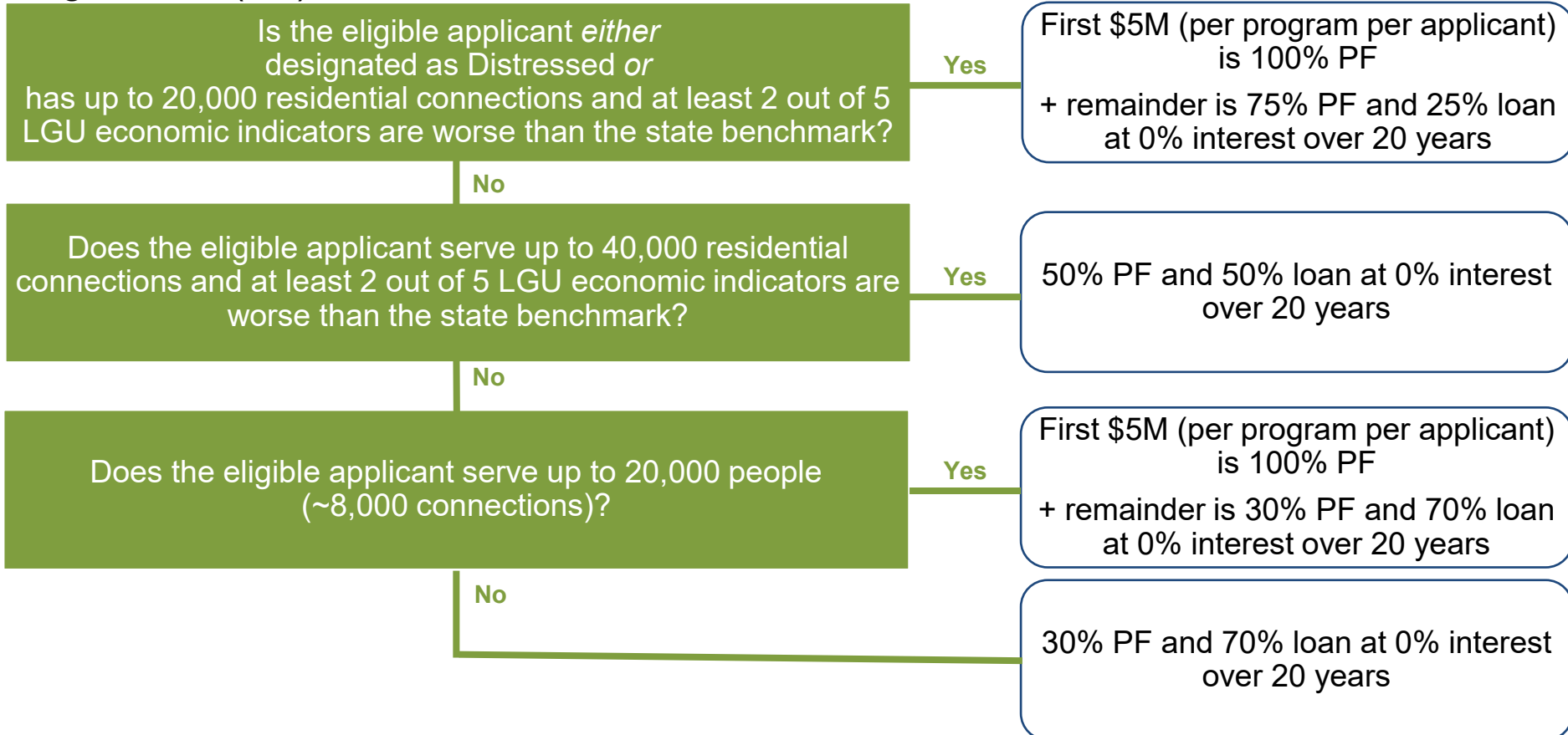
0% interest loans, typically 20 years.
All loans include a principal forgiveness
portion, based on affordability/economic
constraints and system size
(either 30%, 50%, or 75%; and sometimes the
first \$5M is at 100% principal forgiveness)

100% Principal Forgiveness
(no loan repayments)

SRF Helene Loan Terms

CWSRF Helene Decentralized: 100% principal forgiveness loan.

DWSRF/CWSRF Helene: Repayable loans have 0% interest and typically 20-year terms. LGC must approve loan portion. All loans will receive a portion of principal forgiveness (PF) as follows:



SRF Helene Rolling Applications

Applications (now available) are taken on a rolling basis. Using the “[Rolling Application](#)”.

Applications received by cutoff dates will be reviewed at the next SWIA meeting for awards:

- **August 1, 2025** for September 17, 2025 awards (*completed*)
- **November 3, 2025** for December 10, 2025 awards
- **January 9, 2026** for February 18, 2026 awards
- **March 2, 2026** for April 15-16, 2026 awards

Applications will be scored according to SWIA's Priority Rating Systems and awarded in priority order in each SWIA meeting.

SRF Helene Programmatic Specifics

- Potential initial funding caps through April 2026 (subject to change)
 - \$5M per applicant for WW projects
 - \$10M per applicant for DW projects
 - Initial caps for Decentralized projects will be determined based on applications
 - Capped awards may receive an increase after April 2026 based upon availability
- Applicant SRF caps
 - \$200M debt to the DWSRF
 - \$200M debt to the CWSRF

SRF Helene Programmatic Specifics (cntd.)

- DWSRF/CWSRF Helene Small Systems Reserve: 30% reserved for systems serving up to 10,000 people through April 2026
- CWSRF Helene Decentralized Reserve: ~50% reserved for decentralized WTS repair/replacements only (no sewer connections) through April 2026
- Loan fee – 2% closing fee
 - Can be paid from the funding award
- Federal cross-cutters apply: ER/EID, Davis-Bacon wages, AIS, etc.
 - Build America, Buy America (BABA) does not apply
- Earlier disbursements (always on costs incurred)
 - $\leq 15\%$ of project awards may be disbursed for planning/design costs incurred before construction contract execution
 - No repayable loan disbursed without LGC approval
- No duplication of funding from other sources (e.g., funded via FEMA, HMGP, USDA, EDA, etc.)

CWSRF Helene Decentralized – Programmatic Specifics

- All funds 100% principal forgiveness
- 2% closing fee
 - Can be paid from the funding award
- Up to 7% can be budgeted for grant administration costs (excluding Engineering and permitting costs)
- Residents may not be charged for funded work without first discussing with DWI (additional requirements)
- Projects proposing connecting to sewer lines must identify where the connections will take place
- Project proposing to remediate DWTs must detail how the project team will ensure meeting 50% thresholds (for line items 1.A and 1.B)

CWSRF Helene Decentralized – Programmatic Specifics (cntd.)

- Funds must be expended in an expeditious and timely manner
- All awarded projects must meet milestones
- Costs associated with an executed funding offer must be incurred before requesting disbursements
- All funds spent within 5 years or by December 2031 (whichever comes first)
- Funds subject to all SRF conditions (except for BABA)

SRF Helene – Application Package

Submit the following. Forms available on [Applications webpage](#).

- ☐ “Rolling Application for Funding” form with appropriate SRF Helene boxes checked
- ☐ Priority points sheet (see the relevant “SA-HMW Priority Rating System Guidance & Form”), provide a narrative, and supporting documentation
- ☐ Resolution by Governing Body for Funding Applications (and Form for Certification by Recording Officer)
- ☐ “SRF Helene Principal Forgiveness Estimator”
- ☐ Fund Transfer Certification Form
- ☐ Financial Information Form (DW/WW projects only)
- ☐ Rate sheets (if applicable)

SRF Helene DW/WW Priority Rating Systems

2025 SRF SA-HMW Funding PRIORITY RATING SYSTEM for Drinking Projects			
<i>Instructions: For each line item, mark "X" to claim the points for that line item. Be sure that your narrative includes justification for every line item claimed. At the end of each category, provide the total points claimed for each program in the subtotal row for that category. Then add the subtotals from each category and enter the Total of Points for All Categories in the last line. Note that some categories have a <u>maximum</u> allowed points that may be less than the total of individual line items.</i>			
Line Item #	Category 1 – Project Purpose (Points will be awarded for only one Project Purpose; note that the project must be eligible for SA-HMW Funds)	Claimed Yes/No	Points
1.A	Applicant's system remains wholly or partially inoperable due to sustained damages from Hurricane Helene OR		50
1.B	Applicant has an existing Helene emergency bridge loan with the Division of Water Infrastructure OR		50
1.C	Applicant's system is operational but has sustained damages from Hurricane Helene		25
Maximum points for Category 1 – Project Purpose			50
Subtotal claimed for Category 1 – Project Purpose			
Line	Category 2 – Project Benefits	Claimed	Points

2025 SRF SA-HMW Funding PRIORITY RATING SYSTEM for Wastewater Projects			
<i>Instructions: For each line item, mark "X" to claim the points for that line item. Be sure that your narrative includes justification for every line item claimed. At the end of each category, provide the total points claimed for each program in the subtotal row for that category. Then add the subtotals from each category and enter the Total of Points for All Categories in the last line. Note that some categories have a <u>maximum</u> allowed points that may be less than the total of individual line items.</i>			
Line Item #	Category 1 – Project Purpose (Points will be awarded for only one Project Purpose; note that the project must be eligible for SA-HMW Funds)	Claimed Yes/No	Points
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1.B	Applicant has an existing Helene emergency bridge loan with the Division of Water Infrastructure OR		50
1.C	Applicant's system is operational but has sustained damages from Hurricane Helene		25
Maximum points for Category 1 – Project Purpose			50
Subtotal claimed for Category 1 – Project Purpose			
Line	Category 2 – Project Benefits	Claimed	Points

Note: DW & WW PRSs are the same. DWTS PRS is different.

2025 SRF SA-HMW Funding PRIORITY RATING SYSTEM for Decentralized Wastewater Treatment System Projects			
<i>Instructions: For each line item, mark "X" to claim the points for that line item. Be sure that your narrative includes justification for every line item claimed. At the end of each category, provide the total points claimed for each program in the subtotal row for that category. Then add the subtotals from each category and enter the Total of Points for All Categories in the last line. Note that some categories have a <u>maximum</u> allowed points that may be less than the total of individual line items.</i>			
Line Item #	Category 1 – Project Purpose (Points will be awarded for only one Project Purpose)	Claimed Yes/No	Points

Application Submittal – Electronic (New Link)

- Submit forms online at link below
- Documents uploaded individually (250 MB file size limit)

<https://edocs.deq.nc.gov/Forms/RollingApplication>

SRP Grant Funding



Fall 2025 State (SRP) Grant Funding

- Fall 2025 applications are considered for CDBG-I grants, SRF loans, State Reserve Program (SRP) grants and loans, and Viable Utility Reserve grants.
- SL 2025-26, Section 3.6, requires SWIA to prioritize state grants in this fiscal year for Helene repairs.
- Fall 2025 includes \$30 million in SRP grants. Eligible applications will be prioritized before using remaining SRP grants for other purposes (e.g., AIA or MRF funding).



SL 2025-26 Grant Funding Prioritization

Applications must meet all of the following:

- ✓ Local government or non-profit water/wastewater utility in one of these counties:
Ashe, Avery, Buncombe, Burke, Caldwell, Cleveland, Haywood, Henderson, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Yancey.
- ✓ Project to repair, replace, or construct equipment, buildings, or natural features due to damage or effects from Hurricane Helene, including capacity building.
- ✓ Only for the amount of unmet need above the amount paid by insurance and available federal aid.
- ✓ All NC GS 159G eligibilities for SRP grants
 - ✓ \$3M/applicant cap per three consecutive years.

Required Eligibility Form

Include the “State Reserve Program Eligibility Form for Hurricane Helene Prioritization per SL 2025-26 Form” with your Fall 2025 application.

	North Carolina Department of Environmental Quality Division of Water Infrastructure State Reserve Program Eligibility Form for Hurricane Helene Prioritization Per S.L. 2025-26, Section 3.6 (Revised July 2025)	
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Local Government Unit or Utility Name:	<input type="text"/>
Project Name:	<input type="text"/>
Check Project Type:	<input type="checkbox"/> Drinking Water <input type="checkbox"/> Wastewater

This form is for local government units (LGUs) and non-profit water/wastewater utilities that are located in the counties impacted by Hurricane Helene and meet specific requirements as listed below and in Session Law 2025-26, Section 3.6. **This form must be completed to be prioritized for State Reserve Program (SRP) grant funding only.**

1. Is your utility located, in whole or in part, in one of the following Counties that are designated by the U.S. Department of Housing and Urban Development as one of the most impacted and distressed counties from Hurricane Helene, and has a county population of 300,000 or fewer based on the 2023 Certified County Population Estimates from the State Demographer?

Counties include: Ashe, Avery, Buncombe, Burke, Caldwell, Cleveland, Haywood, Henderson, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Yancey.

If you check Yes, please identify the County or Counties.

If you check No, STOP. Your project will not be prioritized for SRP funds per SL 2025-26, Section 3.6.

☐ Yes. Please identify the County or Counties:

☐ No. STOP here.

Fall 2025 Applications

- Due September 30, 2025, at 5:00pm.
- SWIA awards on February 18, 2026.
- One application form. Will be considered for all eligible funding (SRF, CDBG-I, SRP, VUR), based on priority points, eligibility, availability. Match with best available funding.
- Applicants are eligible to receive funding from multiple sources (e.g. SRP grant, SRF Helene, base SRF). **Apply for SRF Helene as well (separate application – use Rolling Application).**
- For previously-awarded projects, SWIA will only award any *additional* funding needed for the project (not swapping older awards with new awards).

Fall 2025 – Application Package

Submit the following. Forms available on [Applications webpage](#).

- ☐ “Fall 2025 Application for Funding” form
- ☐ “State Reserve Program Eligibility Form for Hurricane Helene Prioritization per SL 2025-26 Form”
- ☐ Priority points sheet (see “PRS Guidance & Form: Drinking Water and Wastewater Construction Projects”), provide a narrative, and supporting documentation
- ☐ Resolution by Governing Body for Funding Applications (and Form for Certification by Recording Officer)
- ☐ “Fall 2025 Affordability Calculator”
- ☐ Fund Transfer Certification Form
- ☐ Financial Information Form
- ☐ Rate sheets

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General Info



Applications Webpage

<https://www.deq.nc.gov/about/divisions/water-infrastructure/i-need-funding/application-forms-and-additional-resources>

Fall 2025 Applications: due Sept. 30 at 5pm.

Rolling Applications: any time. Cutoff dates are Aug. 1, Nov. 3, Jan. 9, and Mar. 2 to be considered for funding at the next SWIA meeting.

Technical Assistance Providers

There are many organizations that can provide direct technical assistance to potential applicants. Check with:

- Councils of Government
- Environmental Finance Center at UNC School of Government
- NC Association of County Commissioners
- NC League of Municipalities
- NC Rural Water Association
- SERCAP

Or submit a request for assistance on EPA's portal:

<https://www.epa.gov/water-infrastructure/forms/water-technical-assistance-request-form>

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Questions





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