

2025
Intended Use Plan
Clean Water
State Revolving Fund
Emerging Contaminants

Prepared by the
Georgia Environmental Finance
Authority

May 1, 2026



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Clean Water State Revolving Fund Emerging Contaminants Intended Use Plan 2025

INTRODUCTION

Section 606(c) of the Water Quality Act of 1987 requires each state to annually prepare an Intended Use Plan (IUP) identifying the use of funds from the Clean Water State Revolving Fund (CWSRF) allotment to support the goal of protecting public health. This IUP outlines Georgia's proposed uses of the FY2025 CWSRF Emerging Contaminants allotment of \$3,596,000.

The Georgia Environmental Finance Authority (GEFA) was created by the Georgia General Assembly in 1985 as the successor agency to the Georgia Development Authority Environmental Facilities Program. GEFA serves as the central state agency for assisting local governments in financing the construction, extension, rehabilitation and replacement, and securitization of public works facilities. The GEFA board of directors consists of three ex-officio members and eight members appointed by the governor. Under an interagency agreement, the Georgia Environmental Protection Division (EPD) provides professional services to administer the CWSRF. These services include, but are not limited to:

- Project reviews and approvals,
- Planning and project development,
- Information tracking,
- Updating files,
- Information gathering and development of National Needs Survey,
- Issuing and approving Notices of No Significant Impacts (NONSI) and Categorical Exclusions (CE),
- Assistance with the National Information Management System (NIMS), and
- The Clean Water Benefits Reporting (CBR) database.

Emerging Contaminants Funding

In November 2021, Congress passed the Infrastructure Investment and Jobs Act (IIJA). Over \$50 billion will be invested in American water infrastructure over a five-year period. The IIJA's Emerging Contaminants Clean Water State Revolving Fund (EC-CWSRF) provides targeted funding to mitigate exposure to perfluoroalkyl and polyfluoroalkyl substances (PFAS) and other emerging contaminants, with a specific focus on communities with limits above the EPA Health Advisory.

GEFA's primary objective is to assist as many small and/or disadvantaged communities as possible, prioritizing those with elevated PFAS levels.

EC-CWSRF PROJECT SOLICITATION PROCESS

GEFA Outreach Events

In February 2026, GEFA conducted a pre-application submission for EC-CWSRF funding and hosted a project solicitation webinar. Participants learned how to access Emerging Contaminants funding through GEFA. The GEFA Water 101 Webinar was recorded and is available on GEFA's website at <https://gefa.georgia.gov/water-webinars>.

GEFA Consultation

In December 2021, GAEPD initiated PFAS sampling in the northwestern region of Georgia, identifying communities as high priority where contaminant levels exceeded the previous EPA Health Advisory limits.

GEFA works closely with the Georgia Department of Natural Resources Environmental Protection Division (EPD) to identify communities with elevated levels of PFAS or other emerging contaminants through a phased approach.

Identified communities are notified and encouraged to contact GEFA for financial assistance. An initial consultation is conducted to assess the community's situation and identify financial options, addressing the following:

- What is the situation and its impact?
- Has the community identified a potential solution?
- What are the next steps the community is prepared to take?

Once the community confirms interest in utilizing funding, the formal application process begins.

GEFA Application Process

1. Community submits the GEFA Emerging Contaminants application form and initiates the State Environmental Review Process (SERP) with EPD.
2. Community initiates the A/E One-Step/Two-Step Selection Process.
3. Community signs the agreement with GEFA upon SERP approval by EPD.
4. Community initiates RFP bidding and preconstruction requirements.

EC-CWSRF COMPREHENSIVE LIST

The EC-CWSRF comprehensive list (Attachment 1), compiled from clean water projects recommended by GAEPD and projects submitted during the pre-application solicitation period, which closed February 27, 2026, includes each impacted community's current population, anticipated project costs, affordability score per SRF guidelines, NPDES permit number and a project description.

The GEFA Board of Directors reserves the right to prioritize lower-ranked projects when, in its judgment, a higher-priority project has not taken the necessary steps to prepare for funding or construction (e.g., GEFA has not received a complete and approvable financial application, the project is not ready to proceed, or the community withdraws its project from consideration). Should a qualified project become viable within the funding year, GEFA may amend the Comprehensive List through a public meeting to accommodate communities electing to participate in the EC-CWSRF program after the capitalization grant award. Any changes to the IUP, including the addition of projects not listed on the IUP at the time of solicitation for public comment, will require an additional public comment period of 30 days. The Division will re-solicit this IUP for notice if changes are made in future fiscal year(s).

EC-CWSRF FUNDABLE LIST AND ESTIMATED DISBURSEMENT SCHEDULE

The EC-CWSRF fundable list and estimated disbursement schedule (Attachments 2-3), consist of projects that demonstrate readiness to proceed. The disbursement schedule indicates the timeframe for requesting the CWSRF capitalization grant allotment from the EPA Automated Standard Application for Payments (ASAP) System.

The EC-CWSRF assistance includes loan or grant financing as outlined in the applicable appropriations language. Assistance will be provided to municipalities and water/sewer authorities created by the Georgia legislature for the construction, expansion, and improvements of publicly owned clean water facilities. All construction projects will meet the requirements of the Federal Water Pollution Control Act with respect to Davis-Bacon requirements in section 513, American Iron and Steel (AIS) requirements in section 608 and Build America, Buy America (BABA) Act section 1.

Build America, Buy America Act (BABA)

IIJA was signed into law on November 15, 2021. The law authorizes funding for transportation and infrastructure spending with \$550 billion of that figure going toward “new” investments and programs. This establishes strong and permanent domestic sourcing requirements across all federal financial assistance programs. BABA, which is a component of the Infrastructure and Jobs Act (IIJA), requires federal agencies to ensure that “none of the funds made available for a Federal financial assistance program for infrastructure, including each deficient program, may be obligated for a project unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States.”

TERMS AND CONDITIONS OF FINANCING

Financing Terms

Funding under this appropriation is limited to projects and activities that satisfy standard CWSRF eligibility requirements and are primarily directed at addressing emerging contaminants in wastewater or stormwater, with a focus on PFAS.

Four Percent Administration

GEFA intends to withhold use of the capitalization grant for administrative purposes. Based on the FY2025 allotment of \$3,596,000, **\$0** are allocated for administrative support to manage and operate the CWSRF.

SOURCES AND USE OF FUNDS

GEFA is anticipating funding FY 2025 emerging contaminants projects using the EPA Infrastructure Investment and Jobs Act (IIJA) Emerging Contaminants Capitalization Grant. Per the IIJA, no state match is required for the EPA Emerging Contaminants Grant. The estimated sources and uses of funds in the FY 2025 EC-CWSRF program are as follows:

SOURCES:

2023 CWSRF Emerging Contaminants Cap Grant Balance (as of 4/30/26):	\$3,596,000
2024 CWSRF Emerging Contaminants Cap Grant Balance (as of 4/30/26):	\$3,596,000
2025 CWSRF Emerging Contaminants Cap Grant Balance (as of 4/30/26):	\$3,596,000
State Match:	\$0
Total: \$7,192,000	

USES:

Approved Grants (not executed as of 4/30/26):	\$3,596,000
Approved Grants (executed as of 4/30/26):	\$0
Total: \$3,596,000	

Projects on the CWSRF Project List are ranked by their respective priorities and will be funded according to availability of funds. Projects that are not funded from the Project List will be considered for funding in subsequent years. GEFA intends to manage its disbursements to borrowers to ensure that state funds are spent first in order to ensure that the proportionality requirement is met. This is necessary to ensure that borrowers that are funded by federal capitalization grants are able to receive requisitioned funds in a timely manner.

Criteria and Method for Distribution of Funds

GEFA intends to use Georgia's criteria and method to rank and distribute funds to emerging contaminants focused projects. Only those cities and counties that have been designated as a "Qualified Local Government" and are in compliance with O.C.G.A. Section 36-70-20 and appear on the comprehensive list may receive a CWSRF agreement commitment. Communities within the Metropolitan North Georgia Water Planning District (MNGWPD) that are in compliance with or making a good faith effort toward compliance with the MNGWPD plans are eligible for CWSRF funding. Lastly, only those communities that are in compliance with plumbing code standards as codified in O.C.G.A. Section 12-5-4 will be eligible for funding through GEFA. Eligible project costs include planning, design, engineering, and construction. Ineligible costs include maintenance and operation expenditures, projects needed primarily for fire protection, or projects to facilitate future growth. No agreement will be executed until environmental approval has been issued and financial requirements have been met.

GEFA OUTPUTS AND OUTCOMES

Georgia has aligned the short- and long-term goals of this IUP with EPA's strategic pillars and objectives. GEFA's goal is to provide clean and safe water: in partnership with states and tribes, sustainably manage programs to support wastewater infrastructure and public health. GEFA anticipates both increasing the number of public treatment systems with enhanced preparedness and reducing the number of public treatment systems impacted by PFAS and other emerging contaminants through an allocation method that incorporates factors including populations below the poverty level, small or disadvantaged water systems experiencing PFAS contamination, or other contaminants listed on EPA's Contaminant Candidate List with elevated EPA Health Advisories

Long-Term Goals/Outcomes

1. Improved public awareness of threats posed by emerging and regulated contaminants and the funding available to implement remediation strategies against emerging contaminants.
2. Support EPA Pillar 1 of Clean Air, Land, and Water for Every American.

Short-Term Goals/Outputs

1. Collaborate with GAEPD to determine PFAS impacted communities.
2. Collaborate with other agencies to determine funding options for impacted communities.
3. Expand outreach activities to ensure that systems are aware of and understand the EC-CWSRF assistance options and the application process by presenting at statewide workshops and conferences to publicize the EC-CWSRF program.

20 Percent State Match Requirement

With the Infrastructure Investment and Jobs Act (IIJA) law's enactment, these funds must be distributed to communities entirely as forgivable loans or grants. States are not required to provide matching funds.

Assurances and Specific Proposals

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for the 2025 funds, GEFA further agrees to adhere to all the certifications covered within the Operating Agreement with EPA Region 4. The specific certifications are:

1. Capitalization grant agreement
2. Payment schedule
3. State matching funds
4. Commitment of 120 percent in one year
5. All funds - timely expenditures
6. Enforceable requirements of the Safe Clean Water Act
7. Cross cutting issues
8. State law and procedures
9. State accounting and auditing procedures
10. Recipient accounting and auditing procedures
11. Annual report
12. Limitations on eligibility
13. Environmental review process
14. Maintain the fund
15. Perpetuity
16. Types of assistance
17. Priority list
18. Limitations of double benefits
19. Consistency with planning requirements
20. Annual audit
21. Intended use plan
22. Annual federal oversight review and technical assistance
23. Dispute resolution
24. Reserve the right to transfer up to 33 percent of grant amount between programs
25. OWS/NIMS
26. CBR

The GEFA CWSRF program managers will continue to coordinate with the EPA Region 4 office on items such as quarterly and annual reports, annual reviews, national needs surveys, collection of NIMS data no less than quarterly, training opportunities, and attendance at regional and national conferences, workshops, and various administrative program efforts.

Public Participation

This IUP is subject to review and comment by the public prior to incorporation into the 2025 capitalization grant application. Public notice was placed in the *Fulton Daily Report on* Friday July 17, 2026, announcing a public meeting on the CWSRF Emerging Contaminants IUP on Tuesday August 18, at 10:00 a.m. via conference call. A summary of the public meeting can be found within Attachment 5.

Attachment 1
Clean Water State Revolving Fund
Emerging Contaminants
2025 Comprehensive List

Community	Population	Total Project Cost	Affordability Score	NPDES Permit No.	Project Description
City of Adairsville	4,880	\$3,596,000	15	GA0046035	This project will consist of the construction of a biosolids dewatering treatment and disposal system to minimize the risk of contaminant leaching or runoff.
City of Covington	14,190	\$2,305,600	29	GAJ020055	This project will consist of conducting a pilot study to evaluate and identify the most effective treatment technology for PFAS remediation for water reuse at the WRF
City of LaFayette	7,044	\$5,740,000	28	G0025712	This project will consist of the construction of a biosolids dewatering treatment and disposal system to minimize the risk of contaminant leaching or runoff.
City of LaFayette	7,044	\$50,000	28	G0025712	This project will consist of a pilot study to evaluate and identify the most effective biosolids dewatering treatment and disposal system to minimize the risk of contaminant leaching or runoff.
Newton County WSA	124,010	\$2,305,600	22	GAJ020013	This project will consist of conducting a pilot study to evaluate and identify the most effective treatment technology for PFAS remediation for water reuse at the Staton Spring WRF.

Attachment 2 Emerging Contaminants Clean Water State Revolving Fund Project Priority List/Deliverables Estimated Disbursement/Milestone Schedule														
Community	Loan Amount	Notice To Proceed	Constr. Start Date	Target Compl. Date	2nd Qtr 10/25-12/25	3rd Qtr 1/26-3/26	4th Qtr 4/26-6/26	1st Qtr 7/26-9/26	2nd Qtr 10/26-12/26	3rd Qtr 1/27-3/27	4th Qtr 4/27-6/27	1st Qtr 7/27-9/27	2nd Qtr 10/27-12/27	Total Disburs.
City of Adairsville	\$2,296,000	1/1/2027	2/1/2027	12/1/2028	\$0	\$0	\$0	\$0	\$0	\$459,200	\$459,200	\$459,200	\$459,200	\$ 1,836,800
City of Covington & Newton County WSA	\$1,300,000	10/1/2026	10/1/2026	6/30/2027	\$0	\$0	\$0	\$0	\$325,000	\$325,000	\$325,000	\$325,000	\$0	\$ 1,300,000

Attachment 3 – ASAP EC-CWSRF Payment Schedule

Attachment 3 ASAP Payment Schedule Clean Water State Revolving Fund Emerging Contaminants			
Payment No.	Federal Fiscal Year		Amount (\$)
	Quarter	Date	
1	4 th	7/2024 - 9/2024	\$0
2	1 st	10/2024 - 12/2024	\$3,596,000
3	2 nd	1/2025 - 3/2025	\$0
4	3 rd	4/2025 - 6/2025	\$0
5	4 th	7/2025 - 9/2025	\$0
6	1 st	10/2025 - 12/2025	\$0
7	2 nd	1/2026 - 3/2026	\$0
8	3 rd	4/2026 – 6/2026	\$0
TOTAL			\$3,596,000

Attachment 4 – 2025 CWSRF Affordability Criteria

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, population trend, and size of community. Except for size of community, the data for the affordability criteria is provided by the U.S. Census Bureau's 2020 American Community Survey. The size of the community is based on the number of water or sewer connections. GEFA will use the affordability criteria to score communities for principal forgiveness. The applicant's data is categorized in percentiles. Please note that the affordability percentiles may change based on updated census data.

1. Median Household Income (MHI)

State Percentiles	25th Percentile (4 points)	50th Percentile (3 points)	75th Percentile (2 points)	100th Percentile (1 point)
MHI	\$40,260	\$53,295	\$71,781	\$71,782 and higher

2. Unemployment Percent

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Unemployment Percent	1.0%	2.4%	3.8%	3.9% and higher

3. Percentage Not in Labor Force

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage Not in Labor Force	34.4%	42.4%	50.4%	50.5% and higher

4. Poverty Rate

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Poverty Rate	9.4%	16.3%	25.2%	25.3% and higher

5. Percentage on Social Security

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on Social Security	28.0%	36.0%	43.1%	43.2% and higher

6. Percentage on SSI

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on SSI	3.2%	5.7%	9.5%	9.6% and higher

7. Percentage with Cash Public Assistance

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with Cash Public Assistance	0.0%	1.3%	2.4%	2.5% and higher

8. Percentage with SNAP

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with SNAP	8.4%	16.0%	24.4%	24.5% and higher

9. Age Dependency Ratio

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Age Dependency Ratio	57.2	67.9	79.8	79.9 and higher

10. Population Trend

The following categories will be used to determine scoring for change in population from 2011 to 2020.

- Positive growth or no growth (1 point)
- Between -0.01% to -1% (2 points)
- Between -1.01% and -2% (3 points)
- Greater than -2% (4 points)

11. Size of Community

Number of Water or Sewer Connections (highest number)	Number of Points
500 and under	15
501 to 1500	13
1501-3300	10
3301-6000	6
6001-10,000	0
10,001 and up	-5

Attachment 5 – Public Meeting Summary Intended Use Plan (IUP)



Georgia Environmental Finance Authority
IUP Meeting Minutes
Atlanta, Georgia 30303
August 18, 2026
10:00 a.m.

Call to Order

The Georgia Environmental Finance Authority (GEFA) and the Georgia Environmental Protection Division held a public meeting on August 18, 2026, at 10:00 a.m. in the GEFA boardroom. GEFA is located at 47 Trinity Ave SW, Fifth Floor, Atlanta, GA 30334. The purpose of the public meeting was to present and receive comments on the updated FY2025 Clean Water State Revolving Fund Emerging Contaminants (CWSRF EC) IUP

Members of the public were also invited to participate via the following toll-free conference call number, 1-877-304-9269, and conference code 645112.

GEFA staff present at the meeting were:

Amanda Carroll

Public participants present at the meeting were:

Amanda Carroll welcomed everyone and introduced the staff in attendance. After discussing the purpose for the public meeting was to present and receive comments on the updated 2025 EC-CWSRF IUP, she opened the floor for comments.

(XXXX) comments were made.

The meeting was adjourned at 11:00 a.m.