2026
Intended Use Plan
Base and Supplemental
Clean Water
State Revolving Fund

Prepared by the
Georgia Environmental Finance Authority

May 1, 2026

2026 Intended Use Plan
Georgia Environmental Finance Authority
Base and Supplemental Clean Water State Revolving Fund

Table of Contents

Contents Page

Part I - Section 606 Requirements

Part II - Attachments

Base and Supplemental Clean Water State Revolving Fund
Intended Use Plan
2026

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). It also requires capitalization grant recipients to describe how they will support the goals of the CWSRF. This IUP outlines Georgia's proposed uses of the FY2026 Base CWSRF allotment of $12,077,000 and the FY2026 Supplemental CWSRF allotment of $41,651,000.

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.

CWSRF Project Solicitation Process

Developing the CWSRF comprehensive list involves an online pre-application process where all communities requesting funding provide project-related information.

- Project solicitation process began on October 1, 2025, and was open through December 31, 2025.
- GEFA emailed the solicitation notice to its stakeholder list and coordinated with relevant trade and local government associations to further disseminate the project solicitation.
- Solicitation for new projects was announced on GEFA's website.
- GEFA made available project solicitation packets containing detailed information about financing terms, available funding, and the scoring system for project prioritization.
- An online pre-application form was made available on the GEFA website.
- GEFA used the pre-application information to score and rank all submitted projects.
- Sixty-nine clean water projects were submitted with a total need of $419,403,693. The required subsidy amount that will be awarded for base is $1,207,700 which is 10 percent of the capitalization grant amount. The required subsidy amount that will be awarded for supplemental is

$20,408,990 which is 49 percent of the capitalization grant amount. CWSRF comprehensive list includes all clean water projects in descending order based upon project score.

CWSRF Comprehensive List

The CWSRF comprehensive list (Attachment 1) includes clean water projects submitted during the pre-application solicitation period. The comprehensive list is comprised of:

- Community
- Project score
- Population
- Total project cost
- Affordability Score
- Principal forgiveness eligibility
- NPDES Permit Number
- Project description

The GEFA board of directors reserves the right to fund lower priority projects over higher priority projects if, in the opinion of GEFA, a higher priority project has not taken the necessary steps to prepare for funding and initiation of construction (i.e., 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). Additionally, if a qualified project becomes viable within the funding year, GEFA may amend its comprehensive list. To accommodate those communities that decide to participate in the CWSRF after the capitalization grant has been awarded, GEFA will hold quarterly meetings to include any new projects on the comprehensive list. This same process of public review and comment will be followed for any substantive change in the priority of the CWSRF. Public Law 112-74 states that not less than 10 percent of the CWSRF capitalization grant funds shall be used for the Green Project Reserve (GPR). These projects are identified in Attachment 1 in the energy projects and water conservation columns in the table. The proposed equivalency projects are city of Gainesville and Forsyth County Board of Commissioners.

CWSRF Fundable List and Estimated Disbursement Schedule

The CWSRF fundable project list with an estimated disbursement schedule is in Attachment 2. The fundable list contains projects GEFA has identified as ready to move forward, which can be seen in the score column in Attachment 1.

Projects on the fundable list are projected to draw down the 2026 base and supplemental grant funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2026 CWSRF payment schedule located in Attachment 3, which indicates the timeframe for requesting the CWSRF capitalization grant allotment from U.S. Environmental Protection Agency's (EPA) Automated Standard Application for Payments (ASAP) System. Some of the projects listed on the disbursement schedule are one phase of a larger project and some of the projects may have a construction schedule longer than the eight quarters identified in the CWSRF payment schedule.

The CWSRF assistance includes loan financing and any identified principal forgiveness as outlined in the applicable appropriations language. Assistance will also be provided to municipalities, water/sewer authorities, and any other entity created by the Georgia legislature and non-governmental organizations (NGO) for the purpose of land conservation loans. Below are examples of eligible activities. For a more comprehensive list of eligible projects please refer to the Overview of Clean Water State Revolving Fund Eligibilities document:

- Construction, expansion, and improvements to publicly-owned wastewater treatment facilities,
- Implementation of a non-point source pollution control projects,
- Installation of solar arrays at wastewater treatment facilities, and
- Purchase of land within Georgia resulting in the improvement of water quality.

All borrowers must designate a repayment source(s) for each loan agreement signed with GEFA. All projects must be designed to meet current National Pollutant Discharge Elimination System (NPDES) permit limits and all other requirements needed to maintain water quality standards. All construction projects will meet the requirements of the Federal Water Pollution Control Act (FWPCA) with respect to Davis-Bacon requirements in section 513 and American Iron and Steel (AIS) requirements in section 608.

Projects not submitted through the project solicitation period can be added to the priority list by holding a public meeting.

Terms and Conditions of Financing

Standard CWSRF Financing Terms

GEFA's benchmark interest rate is the true interest cost (to the nearest hundredth of one percent) received by the state on its competitively-bid, general obligation bond issue. GEFA currently offers CWSRF loans to local governments and authorities at an interest rate of 10 basis points (0.10 percent) below the benchmark rate.

CWSRF loans are available with terms as short as five years and not exceeding 30 years or the useful life of the project.

GEFA charges a one-time origination fee. GEFA calculates the fee based on the total CWSRF financing provided for the project. The origination fee is charged on each commitment when the contract is executed and paid in the second month following contract execution. GEFA deposits origination fees into a separate non-project account. The fees are used for programs that meet the water quality goals of the clean water state revolving fund. Program income generated from direct capitalization grant funds, and non-program income generated from repayment funds, will be collected and accounted for separately.

CWSRF Conservation Financing Terms

CWSRF-eligible conservation projects receive an interest rate reduction.

The following types of water conservation projects are eligible:

- Installing or retrofitting water efficient devices, such as plumbing fixtures and appliances;
- Incentive programs to conserve water, such as rebates for water efficient fixtures;
- Inflow and infiltration correction;

- Installing water meters in previously unmetered areas;
- Replacing broken/malfunctioning water meters or upgrading existing water meters;
- Recycling and reuse projects that replace potable sources with non-potable sources; and
- Projects that eliminate septic tanks.

The following types of energy production and energy conservation projects are eligible:

- Energy production projects at a publicly-owned treatment facility via wind, solar, geothermal, or biogas combined heat and power projects;
- Inflow and infiltration projects that reduce power consumption;
- Projects that replace pumps and motors to reduce power consumption;
- Projects that eliminate pumps and pumping stations; and
- Projects that install energy efficient treatment equipment or processes.

The following types of land conservation projects are eligible:

- Water quality protection for rivers, streams, and lakes;
- Flood protection;
- Wetlands protection;
- Green infrastructure including bioswales, restoration of tree canopy, and green roofs;
- Reduction of erosion through protection of steep slopes, erodible soils, and stream banks;
- Protection of riparian buffers and other areas that serve as natural habitat and corridors for native plant and animal species;
- Protection of prime agricultural and forestry lands;
- Protection of cultural sites, heritage corridors, archaeological and historic resources;
- Scenic protection;
- Provision of passive recreation; and
- Connection of existing or planned areas contributing to the aforementioned goals.

Principal Forgiveness

The terms and conditions of the grant award allow subsidy in the form of PF to borrowers of the CWSRF loan program. GEFA can provide up to 40 percent of base capitalization grant as additional subsidization. GEFA must use exactly 49 percent of the supplemental capitalization grant as additional subsidization. Both the project score and the affordability score will be considered. All applicants are evaluated on affordability.

GEFA uses a tool for evaluating and scoring communities to determine PF eligibility for criteria one through ten. Criteria number eleven is based on the number of water connections entered into the water rates dashboard. The affordability score for each applicant can be found in Attachment 1 and the eleven criteria are listed in Attachment 6. If a community has multiple projects on the CWSRF comprehensive list, only one project can receive principal forgiveness.

The Georgia Environmental Finance Authority (GEFA) will be allocating PF based on two criteria.

1. The community’s affordability score.

2. The Project Score, which is determined by criteria including readiness to proceed, compliance and water quality benefits, priority project types, priority planning elements, and priority applicant status.

The following list shows the affordability score and potential PF percentage for the CWSRF FY2026 grant year:

- Score of 47 - 50 will receive 70 percent
- Score of 40 - 46 will receive 55 percent
- Score of 35 - 39 will receive 40 percent
- Score of 30 - 34 will receive 25 percent
- Score of 29 or less will not receive PF

GEFA will re-evaluate the PF allocation after the fourth board cycle following the 2026 capitalization grant award to identify communities who will not move forward with their project (upon written notification to GEFA). During this PF reallocation process, GEFA will move down the comprehensive list (based on the project score) using the PF methodology that is posted in the 2026 IUP. The following methodology will be used:

- GEFA will go down the CWSRF 2026 comprehensive list and award PF to those with an affordability score of 30 or higher.

If there is PF remaining after GEFA has reached the bottom of the list, GEFA could amend the current language in the IUP and use a lower affordability score.

Four Percent Administration

GEFA intends to use repayment dollars in the amount of $2,149,120 for administrative purposes which is based on the supplemental FY2026 allotment of $41,651,000 and the base FY2026 allotment of $12,077,000. A detailed account of the costs associated with the administration of the CWSRF are found in Attachment 5.

Criteria and Method for Distribution of Funds

Attachment 6 explains Georgia's criteria and method used to score and distribute funds for CWSRF 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 loan commitment. 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 financing through GEFA. Eligible project costs include planning, design, engineering, construction, and in some limited cases, land acquisition costs attributed to the project. No loan will be executed until environmental approval has been issued and financial requirements have been met. The GEFA board meets quarterly and will enter into binding commitments with borrowers after board approval.

SRF Provisions of the Infrastructure Investment and Jobs Act (IIJA) Implementation

IIJA was signed into law on November 15, 2021. The law authorizes $1.2 trillion for transportation and infrastructure spending with $550 billion of that figure going toward "new" investments and programs. Below are the new GEFA programs implemented by IIJA:

- CWSRF Supplemental
- DWSRF Supplemental
- CWSRF Emerging Contaminants
- DWSRF Emerging Contaminants
- DWSRF Lead Service Line Replacement

Build America, Buy America Act (BABA)

Congress passed BABA, which 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."

Water Resources Reform and Development Act Implementation

Several changes were made to the CWSRF through the Water Resources Reform and Development Act (WRRDA) on June 10, 2014. Outlined below is one of the changes and GEFA's strategy and procedure for its implementation.

Fiscal Sustainability Plans

According to the January 6, 2015, EPA guidance, Federal Water Pollution Control Act (FWPCA) Section 603(d)(1)(E) requires a recipient of a loan for a project that involves the repair, replacement, or expansion of a publicly-owned treatment works to develop and implement an FSP or certify that it has developed and implemented a Fiscal Sustainability Plan (FSP). This provision applies to all loans for which the loan recipient applied on or after October 1, 2014.

GEFA has developed a certification form for signature all CWSRF loan recipients that certifies that the recipient has developed, implemented, and will continuously utilize an FSP. GEFA requires this certification from each recipient in accordance with FPWCA (603)(d)(1)(E)(i) as a condition of the loan agreement.

GEFA reserves the right to review the FSP certified by the loan recipient at any time to ensure compliance with FWPCA 603(d)(1)(E)(i). Elements of GEFA's review can include, but are not limited to, ensuring that the loan recipient developed an FSP, ensuring that the developed FSP contained the appropriate level of depth and complexity, ensuring that the FSP is implemented, and ensuring that the FSP appropriately integrates required water and energy conservation efforts as part of the plan.

Architectural and Engineering (A/E) Services Procurement

For any capitalization grant awarded after October 1, 2014, the state must ensure that all A/E contracts for projects using funds "directly made available by" a capitalization grant, i.e., equivalency projects, comply with the elements of the procurement processes for A/E services as identified in 40 U.S.C. 1101 et seq., or an equivalent state requirement.

O.C.G.A Section 50-22-6 outlines Georgia's managerial control over acquisition of professional services and the selection through contract negotiations. O.C.G.A Section 50-22-2(5) defines a project as any activity requiring professional services estimated by the state agency to have a cost in excess of $1,000,000 and costs for professional services in excess of $100,000. Using this criteria GEFA will require borrowers to go through a one-step selection process if project costs are between $1,000,000 and $3,000,000 and A/E services exceed $100,000. The one-step A/E selection process consists of the following:

1. Selection manager and selection committee appointment.
2. Development of a request for qualifications (RFQ) document.
3. Advertisement of the RFQ.
4. Evaluation of the statements of qualifications (SOQs).
5. Selection of highest-scoring firm for negotiation for possible contract.

GEFA will require borrowers to complete a two-step selection process if project costs are more than $3,000,000 and A/E services exceed $100,000. The two-step A/E selection process consists of the following:

First step:
1. Selection manager and selection committee appointment.
2. Development of a request for qualifications (RFQ) document.
3. Advertisement of the RFQ.
4. Evaluation of the statements of qualifications (SOQs).

Second step:
5. Interview of 3 to 5 highest scoring finalist firms.
6. Evaluation of interviews.
7. Selection of highest final scoring firm for negotiation of possible contract.

For projects with costs below $1,000,000 and costs for A/E services below $100,000, no competitive procurement is required. GEFA published RFQ templates of both one-step and two-step selection processes on its website for borrowers to use for the FY2021 call for projects.

CWSRF Goals and Objectives

Georgia has set its short- and long-term goals of this IUP to align with EPA's strategic goals and objectives FY2022-2026 EPA Strategic Plan, specifically Goal number five, to Ensure Clean and Safe Water for all communities and EPA Strategic Plan Goal 5, Objective 5.2, Protect and Restore Waterbodies and Watersheds. The Office of Water has identified specific measures that address the strategic goals and objectives outlined by EPA in its strategic plan. A basis for each goal in this program IUP has been identified. These references ensure that all the specific commitments made by the State are properly correlated to the strategic goals and objectives of the Agency.

Long-term Goals/Outcomes

1. Support EPA Strategic Goal 5, Objective 5.2, Protect and Restore Waterbodies and Watersheds, through CWSRF investments that address Georgia's water quality needs.
2. Ensure the long-term viability of the CWSRF program through effective financial management and stewardship of program resources.
3. Promote asset management and sustainable infrastructure planning for wastewater utilities to support long-term system reliability, resilience, and financial sustainability.

Short-term Goals/Outputs

1. Expand outreach and coordination with state and federal agencies to increase awareness of CWSRF assistance options and other available funding resources.
2. Prioritize disadvantaged communities with notices of violation or consent orders and projects that address significant water quality needs.
3. Direct available subsidy toward communities with demonstrated financial need and affordability challenges.
4. Accelerate the commitment and disbursement of available CWSRF funds to maximize the timely delivery of water quality benefits to Georgia communities.

State Match Requirement

Under the provisions of the FWPCA Section 602(b)(2), state is required to deposit an amount equal to at least 20 percent of the total amount of the base capitalization grant into the CWSRF. Based on the Base FY2026 allotment of $12,077,000, the state match required equals $2,415,400. IIJA states that for funds provided under this paragraph of this ACT in fiscal year 2026, the State shall deposit in the State loan fund from State moneys an amount equal to at least 20 percent of the total amount of the grant. Based on the Supplemental FY2026 allotment of $41,651,000, the state match required equals $8,330,200. GEFA is anticipating the Georgia Legislature will provide sufficient funds to cover this requirement. GEFA will disburse these state funds fully before drawing the federal direct capitalization grant funds from both the supplemental and base. These state funds will be held outside the CWSRF until the disbursement is made. Once these state dollars are disbursed to a project, those funds and the interest paid on those funds will be returned to the program. Only project-related disbursements will be funded in this manner. None of the set-asides or administrative disbursements will be funded with state match funds. The state match will be available at the time of grant award.

Assurances and Specific Proposals

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for 2026 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 expenditure
6. Enforceable requirements of the 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. National Information Management System (NIMS)
26. Clean Water Benefits Reporting (CBR)

As in previous years, 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, attendance at regional and national conferences, workshops, and various administrative program efforts.

Results

GEFA will submit the annual report by September 30, 2026. This report will include the environmental results.

Public Participation

This IUP is subject to review and comment by the public prior to incorporation into the 2026 capitalization grant application. Public notice was placed in the Fulton Daily Report on Monday DATE, announcing a public meeting on the CWSRF IUP on Thursday, September 17, 2026, at 9:00 a.m. via conference call. A summary of the public meeting can be found within Attachment 8.

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2026 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Cornelia	85	4,503	$ 150,000	38		3.03%	20	GA0021504	Planning Loan - Preliminary engineering and environmental planning for a new energy efficient biosolids management facility	X					X		
City of Cornelia	85	4,503	$ 2,300,000	38	$ 920,000	3.03%	20	GA0021504	Planning Loan – Preliminary engineering, planning, and design for wastewater treatment plant expansion and upgrades	X							
DeKalb County Government	80	764,382	$ 57,700,290	13		3.03%	20	GA0024147	Shoal Creek Section 1 Trunk Sewer Replacement - 20,000 linear feet of 72" diameter trunk sewer			X					
City of Cedartown	70	10,190	$ 2,500,000	38	$ 1,000,000	3.03%	20	GA0024074	The aeration diffuser system to the basins along with solids accumulation has been an issue for meeting NPDES permit at the wastewater treatment plant. The project includes aeration diffuser system replacement, sediment removal in all four basins.	X							
City of Cedartown	65	10,190	$ 550,000	38		3.03%	20	GA0024074	Cedartown will slip line a section of the sewer system with inflow and infiltration issues. Limiting the storm water entering the system will reduce stress and allow it to function more efficiently. An I & I study has been completed for this section.			X			X		
City of Cornelia	65	4,503	$ 23,000,000	38		3.03%	20	GA0021504	Wastewater treatment plant expansion and upgrades	X							
Town of Cadwell	60	381	$ 1,000,000	49	$ 700,000	3.03%	20	GA0025887	Proposed Improvements will include installation of a bar screen located at the plant's headworks. Other improvements will include the installation of new aerators and replacement of the existing baffle walls with baffle curtains.	X					X		
City of Alma	60	3,433	$ 12,000,000	37		3.03%	20	GA0032328	Phase II upgrades to Alma's WPCP include replacement and rehabilitation of aging equipment and upgrading the WPCP to increase reliability and resilience.	X							
City of Reynolds	55	926	$ 900,000	45	$ 495,000	3.03%	20	GA0020729	The City of Reynolds is applying for funding to replace the influent screening system at their wastewater treatment facility.	X							
City of Cedartown	55	10,190	$ 250,000	38		3.03%	20	GA0024074	City of Cedartown proposes to perform a sanitary sewer evaluation survey (SSES) along a 10 inch sewer line (Asberry sewer line). The purpose of the SSES is to determine where the line needs to be rehabilitated. It is a total of 10,000 linear feet.			X					
City of Hiawassee	55	981	$ 500,000	36	$ 200,000	3.03%	20	GA0023132	Conduct a comprehensive evaluation of the sewer system to identify sources of Inflow & Infiltration (I/I).			X			X		
City of Baldwin	55	3,629	$ 725,000	29		3.03%	20	GA0033243	Baldwin plans to improve the WWTF to improve operations and meet permit. Improvements will include a new headworks, clarifiers, chemical feed, etc. This application will only cover the planning, engineering and permitting portion of the project.	X							

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2026 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Baldwin	55	3,629	$ 500,000	29		3.03%	20	GA0033243	Baldwin plans to conduct a Sanitary Sewer Evaluation Study utilizing smoke testing, video and flow monitoring of field conditions in order to identify inflow and infiltration into the sewer system.			X			X		
City of Demorest	55	2,022	$ 500,000	21		3.03%	20	GA0032506	Completion of SSES to include manhole evaluation, smoke testing, flow monitoring, CCTV. Provide classification of needed repairs and cost estimates.			X					
Town of Harrison	50	339	$ 2,750,000	49	$ 1,925,000	3.03%	20	GA0037338	The repair and replacement of 3 city pump stations and modifications to the WPCP to address letter of non-compliance from GA EPD.			X					
City of Cornelia	50	4,503	$ 800,000	38		3.03%	20	GA0021504	Biosolids Management Facility - land purchase	X							
City of Riceboro	45	615	$ 6,009,300	48	$ 4,206,510	3.03%	20	GA0038491	Upgrade and expansion of existing pump station and wastewater treatment plant, construction of new pump station and modification and transportation system to meet current future demands on the system.	X	X						
City of Cedartown	45	10,190	$ 1,213,000	38		3.03%	20	GA0024074	Install bar screen at main influent lift station to prevent debris-related pump failures, increase operational resilience during high flows, and improve reliability of critical wastewater infrastructure.	X							
City of Pearson	45	1,821	$ 1,900,000	38	$ 760,000	3.03%	20	GA0038334	The City of Pearson is in the process of planning a project to make improvements at their existing wastewater treatment facility. This project consist of making improvements at the existing wastewater treatment facility such as rehabilitation to clarifiers, UV system, auger screen, and several other treatment components.	X							
City of Maysville	45	1,867	$ 990,000	35	$ 396,000	3.03%	20	GA0032905	The City of Maysville proposes to rehabilitate/replace sewer line that is experiencing infiltration and inflow problems. The project will also reduce sanitary sewer overflows.			X			X		
City of Maysville	45	1,867	$ 6,000,000	35		3.03%	20	GA0032905	Maysville proposes to expand its existing WWTF to 0.20 MGD. The expansion would eliminate the existing 50 year old wastewater pond and replace it with a new facility. The project will also enable the plant to comply with an EPD consent order.	X							
City of Dudley	45	593	$ 3,500,000	31	$ 875,000	3.03%	20	GA0023957	Sewer rehabilitation and WPCP Improvements to address EPD Consent Order	X		X			X		

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2026 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Douglas	45	11,722	$ 3,690,000	29		3.03%	20	GA0024431	Wastewater Treatment Plant upgrades including new belt press, new belt press facility at the compost site, and other miscellaneous upgrades to the existing plant components	X							
Jekyll Island State Park Authority	45	866	$ 1,800,000	N/A		3.03%	20	GA0020508	The Jekyll Island State Park Authority operates the Jekyll Island Water Pollution Control Plant, built in 1963 and expanded in 1975. Phase 1 upgrades screening by adding redundant mechanical screen grit removal, with concrete and electrical upgrades.	X							
Jekyll Island State Park Authority	45	866	$ 1,500,000	N/A		3.03%	20	GA0020508	Phase 2 restores aging clarifiers at the Jekyll Island WPCP by replacing old metal chains, flights, weirs, and	X							
City of Gainesville	45	42,296	$ 8,000,000	17		3.03%	20	GA0020168, 0021156, 100001, 100002, 100003, 050000, 610000, 640114, 640000	Electrical upgrades; phosphorus reduction; concrete rehab; odor control mitigation; environmental lab renovation; upgrade to membrane filtration; rehab of lift stations; rehab and replacement of collection and transmission piping; and generators.	X							
City of Bainbridge	40	14,468	$ 2,900,000	37	$ 1,160,000	3.03%	20	GA0024678	Includes new lift station, force main, and collection system infrastructure. Replaces existing septic tanks, installs sewer main and force main, and provides 122 service connections. Area consists of residential customers and a community school.		X						
City of Alma	40	3,433	$ 2,100,000	37		3.03%	20	GA0032328	10" clay sewer mains on SR 32 and 11th St. will be pipe burst to 14" HDPE sewer mains. A short portion of clay sewer main in SR 32 will be relocated from the road into the right of way with PVC pipe. Existing manholes will be rehabilitated.		X	X			X		
City of Adel	40	5,571	$ 11,000,000	36		3.03%	20	GA0024911	2 Lift Stations (LS) will be replaced. LS #13 will be replaced in a new location requiring extended gravity and force mains. LS #18 will be replaced on its existing site with an upsized, 24" force main. Existing structures will be decommissioned.		X	X			X		
City of Madison	40	4,447	$ 50,000	31		3.03%	20	GA0023141 & GA0038471	Capital Improvements Plan for Sewerage System		X	X					
City of Broxton	35	1,060	$ 4,015,000	47	$ 2,810,500	3.03%	20	GAJ020124	The City of Broxton proposed project consists of the removal of all the spray heads and spots within the spray fields. Replace the existing pump stations, pump motors and control panels, installation of an emergency generator to prevent spillage due to loss power. Also add floating aerators in the pond.	X					X		
City of Abbeville	35	2,685	$ 2,000,000	46	$ 1,100,000	3.03%	20	GA0047643	Abbeville will replace aging VCP sewer lines impacted by I&I, joint failures, and root intrusion, and rehabilitate two deteriorating lift stations to improve flow, reduce			X			X		
City of Sandersville	35	5,813	$ 2,850,000	40	$ 1,567,500	3.03%	20	GA0032051	Sewer rehabilitation to prevent overflows.			X			X		
City of Helen	35	531	$ 450,000	37	$ 180,000	3.03%	20	None	Replacement of inoperable telescopic valve between the treatment and storage pond to ensure effective wastewater treatment and storage	X							
City of Tallapoosa	35	3,227	$ 7,000,000	37	$ 2,800,000	3.03%	20	GA0020982	Improvements necessary for repair, replacement of structures, equipment and revisions as necessary for operation and maintenance for the grounds including drainage, plant equipment repairs, equipment replacement and structural issues.	X							
City of Hiawassee	35	981	$ 5,000,000	36	$ 2,000,000	3.03%	20	GA0023132	It is proposed to begin a comprehensive lift station rehabilitation project that includes 14 lift stations needing attention to economically scale repairs.			X					
Liberty County Development Authority	35	65,256	$ 30,000,000	N/A		3.03%	20	None	Construction of new Water Reclamation Facility and effluent main.	X							

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2026 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Baldwin	35	3,629	$ 3,000,000	29		3.03%	20	GA0033243	The City of Baldwin proposes to upgrade and replace approx. 3.5 miles of aged and undersized outfall and interceptor sewers including manholes and lift stations to reduce inflow and infiltration.			X			X		
City of Baldwin	35	3,629	$ 11,875,000	29		3.03%	20	GA0033243	Baldwin plans to improve the WWTF to improve operations and meet permit. Improvements will include a new headworks, clarifiers, chemical feed, etc. This application covers construction and construction engineering only.	X							
City of LaFayette	35	6,888	$ 6,070,000	28		3.03%	20	GA0025712	GA Hwy 193 Trunk Sewer Replacement: This project replaces aging 8- and 10-inch terra cotta trunk sewers and brick manholes with 5,500 LF of new 12- to 18-inch gravity sewer, 650 LF of ductile iron sewer along GA Hwy 193 and other roads.			X					
City of LaFayette	35	6,888	$ 4,755,000	28		3.03%	20	GA0025712	Dogwood Circle/Azalea Drive Collection Sewer Replacement: Replace approximately 8,500 ft of aging 6–8 inch terra cotta sewer lines and brick manholes with new 8-inch ductile iron/PVC lines plus road pavement replacement.			X					
City of LaFayette	35	6,888	$ 3,245,000	28		3.03%	20	GA0025712	Spring Creek Interceptor Replacement – Phase II: Replace upstream segments of the 10 inch and 8 inch Spring Creek Interceptor from Dogwood Circle to Probasco St with 2,400 ft of 15 inch and 2,300 ft of 12 inch gravity sewer.			X					
City of Jasper	35	4,084	$ 15,000,000	24		3.03%	20	GA0050313	This project proposes a regional water interconnection between EGCWSA, Pickens Co., and Jasper, with 8 miles of 12-inch main and a booster pump, providing up to 2 MGD to Jasper, with costs shared among the three parties.		X						
City of Demorest	35	2,022	$ 5,000,000	21		3.03%	20	GA0032506	Extend water transmission line and upgrade pump from existing 1.0 MGD ground water well to the City of Baldwin water plant for additional treatment and ultimate distribution and usage for both City's.		X						
City of Demorest	35	2,022	$ 750,000	21		3.03%	20	GA0032506	Upgrade and replacement of six outdated lift-stations throughout the collection system.			X					
City of Demorest	35	2,022	$ 3,000,000	21		3.03%	20	GA0032506	Completion of sanitary sewer rehabilitation of failing critical sewer infrastructure, to include sanitary sewer collection lines and manholes.			X			X		
Bulloch County Board of Commissioners	30	81,099	$ 5,000,000	20		3.03%	20	None	Bulloch County requests GEFA funding for a Centralized Septage Handling Facility. With 58,500 tanks and 2.5M		X						
City of Manchester	25	3,584	$ 150,000	44		3.03%	20	GA0020327	The City of Manchester proposes to install a generator and transfer switch at one of its lift stations to increase resiliency in the system.			X					
Georgetown-Quitman County Water & Sewer Authority	25	2,235	$ 1,200,000	33		3.03%	20	GAJ020010	The Water & Sewer Authority is planning to improve the sanitary sewer system throughout the collection system and wastewater treatment facility. This project will include upgrades/improvements to electrical components to lift stations, new pumps, air relief valves, flow meters, and necessary components at the wastewater treatment facility.	X		X					
City of Jackson	25	5,557	$ 30,000,000	30		3.03%	20	GA002183	Jackson is upgrading its WW system to boost capacity and reliability. Southside WPCP will be rehabilitated, Northeast WPCP decommissioned and replaced with a pump station, and Yellow Water Creek WPCP expanded from 0.75 to 1.75 MGD.	X							

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2026 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Commerce	25	7,387	$ 49,811,103	26		3.03%	20	GA0026247	Grove Creek WPCP is a 1.0 MGD greenfield facility expandable to 2.0 MGD with site capacity for 4.0 MGD. Influent will be redirected from the Beck Road Pump Station while maintaining the Northside connection, increasing capacity and system resiliency.	X							
City of Helen	20	531	$ 600,000	37		3.03%	20	None	This plan includes the application of gypsum to the spray fields for improved soil permeability and the reduction of runoff, planting a mixture of 3,110 trees and shrubs, annual harvesting and maintenance, and invasive species control.	X			X				
City of Helen	20	531	$ 750,000	37		3.03%	20	None	To better handle peak flows and divert flow while nitrogen removal is being addressed, additional wastewater storage is needed at the WWTF. Project will include design services for additional storage pond.	X							
City of LaFayette	20	6,888	$ 5,740,000	28		3.03%	20	GA0025712	The project adds a biosolids dewatering facility and 250,000-gallon storage tank at the wastewater treatment plant, enabling daily processing of 10,000 gal of sludge into 9 tons of dewatered solids.	X							
City of Butler	15	1,881	$ 4,000,000	45		3.03%	20	GAJ020074	The City of Butler plans to replace aging, undersized sanitary sewer lines that fail to meet EPD standards. Many existing vitrified clay pipes have joint failures causing root intrusion, blockages, and significant inflow and infiltration.			X			X		
Twiggs County	15	8,022	$ 3,000,000	45		3.03%	20	GAG278000	Addition of wastewater tanks for treatment and storage volume, upgrade of effluent pumps, addition of new drip irrigation system, piping, and site work.	X							
City of Dawson	15	4,414	$ 2,440,000	44		3.03%	20	GA0021326	Project replaces failing sewer infrastructure by rehabbing VCP mains via CIPP, pipe bursting, and open cut. Manholes get spray coatings and elevation adjusts; lift stations upgraded with new pumps and controls to prevent spills and boost efficiency			X			X		
City of Quitman	15	4,064	$ 2,000,000	42		3.03%	20	GA0020125	Rehab Quitman's WPCP to replace aging components and upgrade treatment systems: pond and LAS rehab, install automated headworks screen, and replace control valves and gates for improved efficiency and reliability.	X							
City of Woodbury	15	908	$ 2,800,000	42		3.03%	20	GAJ020079	The City of Woodbury proposes to implement an extensive I/I reduction program. The aging sewer collection system needs manhole rehabilitation and sewer line rehabilitation.			X			X		
City of Cordele	15	10,220	$ 3,000,000	41		3.03%	20	GA0024503	Replacement of WPCP's chlorine disinfection system with a UV system and rehabilitation of existing lift stations. Disinfection improvement will lower chemical cost and ensure effective treatment. Lift station rehab will increase wet well capacity.	X							

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2026 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
Rabun County Water & Sewer Authority	15	16,883	$ 2,500,000	40		3.03%	20	GA0020923	The proposed project would abandon an inefficient and dilapidated wastewater pump station in Mountain City and construct a new pump station and force main and reroute wastewater to the RCWSA's north plant that has excess capacity.		X						
City of Clarkesville	15	1,911	$ 4,260,000	39		3.03%	20	GA0032514	The City of Clarkesville proposes to upgrade and replace approx. 5,400 linear feet of existing terracotta sewer main interceptor that is experiencing excessive inflow and infiltration and install a bar screen at the water pollution control plant.	X		X			X		
City of Maxeys	15	198	$ 75,000	37		3.03%	20	None	The City of Maxeys needs to rebuild the communication system from the main water pump to the storage tank. Additionally we need to upgrade our water meters at many locations.			X					
City of Union Point	15	1,597	$ 2,000,000	36		3.03%	20	GA0025429	The City of Union Point proposes to rehabilitate/ replace sewer line that is experiencing infiltration and inflow problems			X			X		
City of Baldwin	15	3,629	$ 1,000,000	29		3.03%	20	GA0033243	The City of Baldwin plans to rehabilitate an existing dilapidated lift station in the Whispering Woods area.			X					
City of Hoschton	15	2,666	$ 990,000	26		3.03%	20	GA0035980	The City of Hoschton proposes to upgrade and replace existing gravity sewer in order to reduce inflow and infiltration			X			X		
City of Hoschton	15	2,666	$ 35,000,000	26		3.03%	20	GA0035980	The City of Hoschton plans to upgrade its wastewater treatment facility to provide more capacity for growing customer base	X							
Town of Braselton	15	13,403	$ 1,200,000	21		3.03%	20	GA0038857	The Town of Braselton proposes to rehabilitate an aged and undersized wastewater pumping station to reduce potential overflows and failures. The pumps are dilapidated and have lost pumping capacity.			X					
Barrow County	15	83,505	$ 1,100,000	18		3.03%	20	GA0039314	The Highway 81 pump station receives wastewater flow from a large area in the SR 316/SR 81 interchange area of Barrow County. The existing pumps have exceeded their useful life and have lost pumping capacity. The pumps and controls will be replaced.			X					
			$ 419,403,693		**$ 23,095,510**												

Attachment 2
Clean Water State Revolving Fund
Fundable List/Deliverables
Estimated Disbursement/Milestone Schedule

Project	Loan Amount	Notice To Proceed	Constr. Start Date	Target Compl. Date	1st Qtr 10/26-12/26	2nd Qtr 1/27-3/27	3rd Qtr 4/27-6/27	4th Qtr 7/27-9/27	1st Qtr 10/27-12/27	2nd Qtr 1/28-3/28	3rd Qtr 4/28-6/28	4th Qtr 7/28-9/28	1st Qtr 10/28-12/28	Total Disburs.
City of Cornelia	$ 150,000	1/31/2027	1/31/2027	1/1/2029	$0	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	**$ 150,000**
City of Cornelia	$ 2,300,000	9/12/2026	9/13/2026	1/1/2030	$176,923	$176,923	$176,923	$176,923	$176,923	$176,923	$176,923	$176,923	$176,923	**$ 1,592,307**
City of Cedartown	$ 2,500,000	6/1/2026	9/1/2026	9/30/2027	$500,000	$500,000	$500,000	$500,000	$500,000	$0	$0	$0	$0	**$ 2,500,000**
City of Cedartown	$ 550,000	8/3/2026	10/1/2026	4/30/2027	$183,333	$183,333	$183,333	$0	$0	$0	$0	$0	$0	**$ 550,000**
Town of Cadwell	$ 1,000,000	3/1/2027	4/1/2027	5/1/2028	$0	$0	$200,000	$200,000	$200,000	$200,000	$200,000	$0	$0	**$ 1,000,000**
City of Reynolds	$ 900,000	2/1/2027	2/1/2027	5/1/2027	$0	$450,000	$450,000	$0	$0	$0	$0	$0	$0	**$ 900,000**
City of Cedartown	$ 250,000	6/1/2026	8/3/2026	2/26/2027	$83,333	$83,333	$83,333	$0	$0	$0	$0	$0	$0	**$ 250,000**
City of Hiawassee	$ 500,000	12/1/2026	1/1/2027	8/31/2027	$0	$166,667	$166,667	$166,667	$0	$0	$0	$0	$0	**$ 500,000**
City of Baldwin	$ 725,000	7/1/2026	7/1/2026	12/1/2027	$145,000	$145,000	$145,000	$145,000	$145,000	$0	$0	$0	$0	**$ 725,000**
City of Baldwin	$ 500,000	8/1/2026	8/1/2026	8/1/2027	$125,000	$125,000	$125,000	$125,000	$0	$0	$0	$0	$0	**$ 500,000**
Town of Harrison	$ 2,750,000	10/1/2026	11/15/2026	11/15/2027	$550,000	$550,000	$550,000	$550,000	$550,000	$0	$0	$0	$0	**$ 2,750,000**
City of Cornelia	$ 800,000	1/31/2027	2/2/2027	7/1/2027	$0	$266,667	$266,667	$266,667	$0	$0	$0	$0	$0	**$ 800,000**
City of Riceboro	$ 6,009,300	8/20/2026	9/24/2026	3/24/2027	$2,003,100	$2,003,100	$2,003,100	$0	$0	$0	$0	$0	$0	**$ 6,009,300**
City of Demorest	$ 500,000	6/1/2026	7/1/2026	1/1/2027	$250,000	$250,000	$0	$0	$0	$0	$0	$0	$0	**$ 500,000**
City of Pearson	$ 1,900,000	10/1/2026	12/1/2026	12/31/2027	$380,000	$380,000	$380,000	$380,000	$380,000	$0	$0	$0	$0	**$ 1,900,000**
City of Maysville	$ 900,000	12/1/2026	12/1/2026	12/1/2027	$180,000	$180,000	$180,000	$180,000	$180,000	$0	$0	$0	$0	**$ 900,000**
City of Dudley	$ 3,500,000	11/15/2026	2/15/2027	2/15/2028	$0	$700,000	$700,000	$700,000	$700,000	$700,000	$0	$0	$0	**$ 3,500,000**
City of Douglas	$ 3,690,000	10/1/2026	10/15/2026	10/15/2027	$738,000	$738,000	$738,000	$738,000	$738,000	$0	$0	$0	$0	**$ 3,690,000**
City of Bainbridge	$ 2,900,000	6/1/2026	7/1/2026	7/1/2027	$725,000	$725,000	$725,000	$725,000	$0	$0	$0	$0	$0	**$ 2,900,000**
City of Alma	$ 2,100,000	10/1/2026	4/1/2027	3/30/2028	$0	$0	$420,000	$420,000	$420,000	$420,000	$420,000	$0	$0	**$ 2,100,000**
City of Adel	$ 11,000,000	6/1/2026	10/1/2026	7/31/2028	$1,375,000	$1,375,000	$1,375,000	$1,375,000	$1,375,000	$1,375,000	$1,375,000	$1,375,000	$0	**$ 11,000,000**
City of Madison	$ 50,000	5/4/2026	11/4/2026	4/2/2027	$16,667	$16,667	$16,667	$0	$0	$0	$0	$0	$0	**$ 50,000**
City of Broxton	$ 4,015,000	6/1/2026	6/1/2026	9/1/2027	$1,003,750	$1,003,750	$1,003,750	$1,003,750	$0	$0	$0	$0	$0	**$ 4,015,000**
City of Abbeville	$ 2,000,000	3/1/2027	4/1/2027	12/31/2027	$0	$0	$666,667	$666,667	$666,667	$0	$0	$0	$0	**$ 2,000,000**
City of Sandersville	$ 2,850,000	6/15/2026	8/15/2026	6/15/2027	$712,500	$712,500	$712,500	$712,500	$0	$0	$0	$0	$0	**$ 2,850,000**
City of Helen	$ 450,000	9/7/2026	10/5/2026	5/3/2027	$150,000	$150,000	$150,000	$0	$0	$0	$0	$0	$0	**$ 450,000**
City of Tallapoosa	$ 7,000,000	1/1/2027	7/1/2027	11/30/2028	$0	$875,000	$875,000	$875,000	$875,000	$875,000	$875,000	$875,000	$875,000	**$ 7,000,000**
City of Hiawassee	$ 5,000,000	12/1/2026	1/1/2027	8/31/2027	$0	$714,286	$714,286	$714,286	$714,286	$714,286	$714,286	$714,286	$0	**$ 5,000,000**
TOTAL	**$ 61,789,300**				**$ 9,297,606**	**$ 11,774,690**	**$ 12,811,356**	**$ 9,924,923**	**$ 6,925,340**	**$ 3,765,673**	**$ 3,065,673**	**$ 2,445,673**	**$ 1,070,673**	**$ 61,081,607**

Attachment - ASAP CWSRF Payment Schedule
Clean Water State Revolving Fund

Attachment 3 ASAP Payment Schedule/Timeline Clean Water State Revolving Fund			
	Federal Fiscal Year		
Payment No.	Quarter	Date	Amount ($)
1	4th	7/2026 - 9/2026	$0
2	1st	10/2026 - 12/2026	$6,159,270 (base) $21,242,010 (supplemental)
3	2nd	1/2027 - 3/2027	$5,917,730 (base) $20,408,990 (supplemental)
4	3rd	4/2027 - 6/2027	$0
5	4th	7/2027 - 9/2027	$0
6	1st	10/2027 - 12/2027	$0
7	2nd	1/2028 - 3/2028	$0
8	3rd	4/2028 - 6/2028	$0
TOTAL			**$53,728,000**

Attachment 4 - Estimated Sources and Uses
GEFA
Clean Water State Revolving Fund

Attachment 4 Clean Water State Revolving Fund (CWSRF) Sources and Uses Administered by GEFA State Fiscal Year July 1, 2026 - June 30, 2027				
Sources & Uses	**Federal Contribution**	**State Contribution**	**CWSRF Fund**	**Total**
Funding Sources				
Loan Repayments (P&I)	$0	$0	$282,526,400	$282,526,400
Investment Income	$0	$0	$28,000,000	$28,000,000
FFY 2026 Cap Grant	$12,077,000	$2,415,400		$14,492,400
FFY 2026 BIL Supplemental Cap Grant	$41,651,000	$8,330,200		$49,981,200
Total Funding Sources	$53,728,000	$10,745,600	$310,526,400	$375,000,000
Funding Uses				
Project Disbursements	$53,728,000	$10,745,600	$308,377,280	$372,850,880
FFY 2026 Administration	$0	$0	$2,149,120	$2,149,120
Total Uses	**$53,728,000**	**$10,745,600**	**$310,526,400**	**$375,000,000**

These funds will be spent based on first-in, first-out approach during the upcoming fiscal year. For FFY 2026 funds, match is anticipated to be satisfied by state general obligation bonds.

Attachment 5 - CWSRF Administration from Repayment Dollars

GEFA is using repayment dollars to satisfy the administrative costs for the CWSRF. The costs are capped at $2,149,120, which is 4 percent of the allotment. The table below displays how $2,149,120 will be spent to administer the fund as well as ongoing projects.

FY2026 Base ($12,077,000):

<u>4 Percent Administration (2026 - $483,080)</u>

	Activity	Cost
CWSRF Administration	Activities include project reviews and approvals; reporting; inspections; document production; disadvantaged communities definition investigation; planning; project development; information tracking; information gathering and development of the National Needs Survey; project ranking; issuing Notices of No Significant Impacts (NONSI); Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; and assistance with the National Information Management System (NIMS)	GEFA administration/contracts: $483,080
	Total	**$483,080**

FY2026 Supplemental ($41,651,000):

<u>4 Percent Administration (2026 - $1,666,040)</u>

	Activity	Cost
CWSRF Administration	Activities include project reviews and approvals; reporting; inspections; document production; disadvantaged communities definition investigation; planning; project development; information tracking; information gathering and development of the National Needs Survey; project ranking; issuing Notices of No Significant Impacts (NONSI); Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; and assistance with the National Information Management System (NIMS)	GEFA administration/contracts: $1,666,040
	Total	**$1,666,040**

Attachment 6 - 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 7 - Ranking Criteria for CWSRF Projects

Georgia Environmental Finance Authority
2026 Clean Water State Revolving Fund (CWSRF) Call for Projects
Project Scoring Criteria

Projects will be rated in five categories to determine eligibility and selection for funding from the CWSRF.

CWSRF Scoring System Categories (maximum 100 points)

1. Readiness to proceed (maximum points available 20 points)
2. Compliance and water quality benefits (maximum points available 20 points)
3. Priority project types (maximum points available 15 points)
4. Priority planning elements (maximum points available 30 points)
5. Priority applicant status (maximum points available 15 points)

<u>CWSRF Scoring System – Detailed Breakdown</u>

Readiness to Proceed (only one option can be selected)

Planning, Design and/or Engineering Project ONLY	20 pts
SERP - Categorical Exclusion or Notice of No Significant Impact determination published in a letter from the Georgia Environmental Protection Division (EPD).	10 pts
SERP approved (EPD published a final approval letter after public comment).	15 pts
Technical Review (Plans and Specs) approved by the Georgia Environmental Protection Division (EPD).	15 pts
Technical Review (Plans and Specs) and SERP approved by EPD	20 pts

Compliance and Water Quality Benefits (only one option can be selected)

Project will support implementation of a Total Maximum Daily Load (TMDL) plan (provide applicable TMDL, water body name, and water body ID).	20 pts
Project is needed to **FULLY ADDRESS** deficiencies documented in an enforcement action, e.g., Notice of Violation (NOV) or Consent Order	20 pts

(CO) The NOV or CO must be within the last three years and attached to application.

Project will extend sewer to address faulty septic systems.	20 pts
Project will contribute to a change in the status of a stream segment currently listed as “not supporting” its designated use to “supporting” its designated use on the 305(b)/303(d) list. (provide the specific stream segment ID)	20 pts

Priority Project Types (To receive these points, the priority project scope must exceed 50 percent of the total project cost.) Only one option can be selected

Aging and Critical Infrastructure: Projects which replace, rehabilitate, or improve critical water infrastructure that has reached or exceeded its design life, reducing the risk of failure and ensuring continued delivery of essential water services.	15 pts
Conservation: Eligible CWSRF projects described by GEFA’s Financing Conservation Projects including water efficiency and conservation, energy production and conservation, and nonpoint source pollution control projects.	15 pts
Innovation: Applicant proposes project that uses an innovative approach (i.e., an approach that is new to GEFA, new to the state or community, or rarely used in this manner or in this field) to improve WQ benefits,	15 pts
Resilience: Projects that increase the resilience of treatment works to extreme weather. Overview of CWSRF Eligibilities (See page 8)	15 pts
Regional Significance: Projects that involve collaboration between at least two cities, counties, or other eligible borrowers including regionalization or consolidation.	15 pts
Cybersecurity: Development of effective cybersecurity practices and measures at publicly owned treatment works (POTWs) See this document for eligible projects: Supporting Cybersecurity Measures with the CWSRF	15 pts

Priority Planning Elements (select all that apply)

Aligns with Regional Water Plan: Project proposals are consistent with the implementation priorities, vision, and goals articulated in the applicable Regional Water Plan.	10 pts

Capital Improvement Planning: Applicant has implemented an asset management plan as of the date of application OR Applicant has a current capital improvement plan that span at least 10 years and proposed project is included in the plan. See attached documentation of asset management plan or capital improvement plan.	10 pts
Rate-making: Applicant has performed a rate study and implemented a rate change within the last two years. See attached rate study and rate change documentation.	10 pts

Priority Applicant Status (select all that apply)

First-time borrower (outside of lead service line inventory funding)	5 pts
WaterFirst Community	5 pts
PlanFirst Community	5 pts

Attachment 8 - Public Meeting Summary IUP (will be updated once public meeting is held)

Georgia Environmental Finance Authority
IUP Meeting Minutes
Atlanta, Georgia 30303
September 17, 2026
10:00 a.m.

Call to Order
The meeting will be held on September 17, at 9:00 a.m. at the Georgia Environmental Finance Authority (GEFA) boardroom located in Atlanta, Georgia.

GEFA staff present at the meeting were:

Public participants present at the meeting were:

TBD welcomed everyone and introduced the staff in attendance. After discussing the purpose for the public meeting was to present and receive comments on the drafted 2026 Base and Supplemental Clean Water and Drinking Water State Revolving Funds IUPs, the 2025 CWSRF and DWSRF Emerging Contaminant IUPs, they opened the floor for comments.

Comments from Speakers

The meeting was adjourned at 10:00 a.m.

Attachment 9 - Loan Program Policies

Georgia Environmental Finance Authority

---

1. PURPOSE

The Georgia Environmental Finance Authority (GEFA) provides affordable financing to local governments throughout Georgia to develop environmental infrastructure that protects public health, preserves natural resources, and promotes economic development. GEFA sustains this mission through effective, efficient, and prudent management of these public resources.

2. APPLICABILITY

Loan program policies govern the use of funds managed within the:

- Georgia Fund,
- Georgia Reservoir Fund,
- Clean Water State Revolving Fund (CWSRF), and
- Drinking Water State Revolving Fund (DWSRF).

3. SUB-PROGRAMS

Georgia Fund

- ***Emergency Loan Program*** – The GEFA executive director has the authority to approve emergency loans to assist communities with financing improvements that are necessary to eliminate actual or potential public health hazards. Emergency loans are ratified at the next scheduled GEFA board meeting. The applicant must determine and document the emergency nature of the project and apply O.C.G.A. Section 36-91-22(e), which outlines the local government actions needed to classify a project as an emergency. Relevant terms are addressed in these policies.

4. ELIGIBLE BORROWERS

Type of Entity

- GEFA can provide financing to the following entities:
  - Local governments and instrumentalities of the state;
  - Municipal corporations;
  - County or local water, sewer, or sanitary districts;
  - State or local authorities, boards, or political subdivisions created by the General Assembly or pursuant to the Constitution and laws of the state; and

- Nongovernmental entities with an approved land conservation project.

Minimum Borrower Qualifications

- ***Qualified Local Government*** – Municipalities and counties must be certified as Qualified Local Governments by the Georgia Department of Community Affairs (DCA).
- ***Service Delivery Strategy*** – Municipalities, counties, and authorities must be included in a DCA-verified Service Delivery Strategy. The project for which an applicant seeks financing must be consistent with the verified strategy.
- ***State Audit Requirements*** – Municipalities, counties, authorities, and nongovernmental entities must be in compliance with state audit requirements.
- ***Metro Plan Compliance*** – Municipalities, counties, and authorities located within the Metropolitan North Georgia Water Planning District (MNGWPD) can receive GEFA financing if the director of the Georgia Environmental Protection Division (EPD) has certified that the applicant/borrower is in compliance or is making a good faith effort to comply with all MNGWPD plans and/or enforcement measures.
- ***Updated Building Codes*** – Municipalities and counties must adopt and enforce O.C.G.A. Section 8-2-3 relating to the installation of high-efficiency plumbing fixtures.
- ***Current Loan Agreements*** – A current GEFA borrower can receive additional GEFA financing only if the borrower is in compliance with the existing credit documents, e.g., loan agreement and promissory note.
- ***Nongovernmental Entities*** – Nongovernmental entities must be a nonprofit organization with a primary purpose of permanently protecting or conserving land and natural resources, as evidenced by their organizational documents.

5. ELIGIBLE PROJECTS

GEFA's loan programs provide financing for a broad range of water, wastewater, sewer, stormwater, nonpoint source pollution prevention, land conservation, and solid waste projects. Specific project eligibility varies by program. The types of projects eligible for financing in each program and the minimum project requirements are listed below.

- ***Georgia Fund*** – May finance projects consistent with O.C.G.A. Section 50-23-4 to:
  - Supply, distribute, and treat water
  - Collect, treat, or dispose of sewage or solid waste

- ***Georgia Reservoir Fund*** (O.C.G.A. Section 50-23-28) – May finance projects consistent with O.C.G.A. Section 12-5-471 (10) to:
  - Expand the capacity of existing reservoirs or other sources for water supply
  - Establish new reservoirs or other sources for water supply

- ***CWSRF*** – May finance projects consistent with O.C.G.A. Section 50-23-5 (b)(30) and the federal Clean Water Act, 33 U.S.C.S. Section 1251 et seq. to:
  - Construct municipal wastewater facilities
  - Control nonpoint source pollution, including projects that permanently protect conservation land

- ***DWSRF*** – May finance projects consistent with O.C.G.A. Section 50-23-5 (b)(30) and the federal Safe Drinking Water Act, 42 U.S.C.S. Section 300f et seq. to:
  - Install or upgrade facilities to improve drinking water quality or pressure, protect water sources, and provide storage create or consolidate water systems.

Minimum Project Eligibility Requirements Under the Federal State Revolving Fund Programs

In addition to meeting the other applicable eligibility requirements outlined in these policies, projects receiving funding through the CWSRF or DWSRF must comply with applicable federal statutes, rules, and regulations. These requirements include, but are not limited to:

- Each project must be included in an Intended Use Plan submitted by GEFA to the U.S. Environmental Protection Agency (EPA).
- Each project must successfully complete the State Environmental Review Process, which is administered by EPD, and receive a Notice of No Significant Impact or Categorical Exclusion.
- Each borrower must certify compliance with Title VI of the Civil Rights Act by completing EPA Form 4700-4.
- Each DWSRF project and CWSRF treatment works project must comply with applicable federal procurement and labor rules, including Disadvantaged Business Enterprise utilization, Equal Employment Opportunity, the Davis Bacon Act, and requirements that may arise in future federal law or future federal assistance agreements.
- Each DWSRF project and CWSRF treatment works project must incorporate iron and steel products produced in the U.S. ("American Iron and Steel Requirement").
- Each CWSRF treatment works project must certify that a Fiscal Sustainability Plan has been developed and is being implemented for the project or certify that a Fiscal Sustainability Plan will be developed and implemented for the project.

6. ELIGIBLE ACTIVITIES

Borrowers of GEFA financing may use GEFA funds for the following activities related to an eligible project:

- Feasibility analysis
- Project design
- Construction, grading, site preparation, dredging, etc.
- Land and easement acquisition needed for project implementation
- Stream or wetland mitigation
- Administrative and/or legal services
- System purchase

Engineering, Legal, and Administrative Costs – GEFA funds may be utilized for engineering, design, administrative costs, facilities planning, and land acquisition provided that these costs are necessary for the completion of the project defined by the scope of work and identified in the budget of the approved loan agreement. Such eligible costs incurred prior to the execution of a loan agreement are eligible for reimbursement with a GEFA loan. GEFA also offers engineering-only loans for these preliminary soft costs needed to facilitate the construction of an eligible project. GEFA will review and apply a standard to all project budgets.

Purchase of Existing Systems – An application that proposes to purchase an existing water and/or wastewater system must be accompanied by a certification of the value of the system by a registered professional engineer. GEFA will require other information as needed to document the content and costs of the purchase.

GEFA's loan agreement provides additional information about activities for which a borrower may or may not use GEFA funds.

7. PROGRAM MAXIMUMS

GEFA loans are subject to the following maximums and state fiscal year fund limits. Fund limits will be evaluated annually and presented to the GEFA board for adoption prior to each fiscal year. To protect the long-term viability of the funds, GEFA may put additional requirements on borrowers to receive funding.

Georgia Fund

- The maximum loan amount is $15,000,000 per borrower per fiscal year.
- The maximum loan amount for emergency loans is $1,000,000 per project.
- The standard amortization period is 20 years or the useful life of the project.

Georgia Reservoir Fund

- The maximum loan amount will be determined based on availability of funds.
- The length of the amortization period shall be determined on a case-by-case basis consistent with O.C.G.A. Section 50-23-28.
- The maximum amortization period is 40 years.

CWSRF

- The maximum loan amount is $12,000,000 per borrower per fiscal year.
- The maximum loan amount for engineering loans is $2,000,000 per project.
- The maximum amortization period is 30 years not to exceed the useful life of the project.

DWSRF

- The maximum loan amount is $10,000,000 per borrower per fiscal year.
- The maximum loan amount for engineering loans is $2,000,000 per project.
- The maximum amortization period is 40 years for communities designated as "disadvantaged" based on GEFA's affordability criteria not to exceed the useful life of the project.

8. INTEREST RATES

Amortized interest: GEFA indexes its interest rates to the true interest cost (to the nearest hundredth of one percent) received by the state on its 20-year, competitively-bid, general obligation bond issue. This is GEFA's benchmark rate; however, the interest rate concessions described below may apply.

Construction interest: The interest rate applied during the construction period will be 200 basis points (2 percent) higher than the agreed to amortized interest rate.

Federal Loans – For CWSRF and DWSRF loans, GEFA will charge an interest rate that is 10 basis points (0.10 percent) below GEFA's benchmark rate.

Interest Rate Concessions – GEFA provides the following interest rate concessions for eligible borrowers or eligible projects under the specified funding programs. Interest rate concessions shall not be used in combination.

- ***WaterFirst*** – Communities that receive the WaterFirst designation may receive an interest rate 100 basis points (1 percent) below the prevailing interest rate for the program through which it is to be funded.
- ***PlanFirst*** – Communities designated as a PlanFirst Community may receive an interest rate 50 basis points (0.50 percent) below the prevailing interest rate for the program through which it is to be funded.
- ***Conservation*** – Communities seeking financing for eligible energy, land, or water conservation projects may receive an interest rate 100 basis points (1 percent) below the prevailing interest rate for the program through which it is to be funded as outlined in GEFA's Water Conservation Financing guidance.
- ***Special Loan Terms*** – The GEFA board may approve loans with different interest rates or specialized terms, e.g., principal forgiveness, consistent with specific program objectives and/or relevant federal requirements.

9. FEES

GEFA shall assess the following fees to loan borrowers:

1. **Origination Fee** – An origination fee of 1.50 percent pursuant to the loan agreement.

2. **Modification Fees**
   a. First modification No charge
   b. Second modification No charge
   c. Third+ modification(s) 1 percent

3. **Loan Servicing Fees**
   a. Non-sufficient Funds – A non-sufficient funds fee (NSF) if the borrower fails to have sufficient funds in its designated bank account at the time the payment is drafted. The payment due may be for any type of payment due under the credit documents including origination fees, construction interest, monthly principal and interest payments, or any other fee. GEFA will charge the NSF fee to the borrower for each loan for which payment is due and not available.
   b. Late – A late fee for any payment not received by the 15th of the month in which the payment is due. This will be in addition to any NSF fees assessed in the same month.
   c. Loan Continuation – A monthly Loan Continuation Fee in the event the borrower fails to draw funds within six months (180 days) of loan agreement execution.

For details about the fees, refer to the Loan Servicing Fee Schedule available at gefa.georgia.gov/loan-documents.

10. LOAN SECURITY

GEFA requires a revenue and full-faith-and-credit pledge of each borrower and any other special loan condition GEFA may deem necessary, e.g., debt service reserve, etc.

For borrowers, such as authorities, that lack taxation powers or lack adequate taxation capacity to provide a full-faith-and-credit pledge equal to the value of the loan, the following requirements will need to be fulfilled prior to execution of loan:

- A debt service coverage ratio of 1.25 times or greater
- A debt service coverage ratio of less than 1.25 times, but equal to or greater than 1.05 times – a reserve in the amount of one year's debt service on the proposed debt must be deposited into a separate bank account that names GEFA as the beneficiary, prohibits the borrower from withdrawing funds without GEFA's written consent, and requires the bank to submit quarterly statements of activity and account balance information directly to GEFA.
- A debt service coverage ratio of less than 1.05 times – Additional security through an agreement with the authority's local government that is willing and able to provide a full-faith-and-credit pledge to back the loan.

For nongovernmental entity borrowers, a deed to secure debt will be required.

11. RELEASE OF GEFA FUNDS DURING CONSTRUCTION

GEFA monitors construction and endorses GEFA payments in accordance with the loan agreement. To allow monitoring, the loan or grant borrower must notify GEFA prior to commencing construction.

12. LOAN EXECUTION DEADLINE

If the loan agreement is not fully executed within six months (180 days) from the date of GEFA board approval, GEFA reserves the right to terminate its commitment.

13. LOAN RESTRUCTURING

Loan restructuring is the changing of terms and/or conditions of an existing loan. The range of restructuring options may include adjusting the interest rate of a loan, changing the amortization period of a loan, or changing the repayment schedule to adjust allocation between interest and principal. GEFA will consider a borrower's request to restructure its existing GEFA loan(s) on a case-by-case basis if the borrower is experiencing financial hardship. In evaluating a restructuring request, GEFA will consider at a minimum the following indicators of financial hardship:

- The borrower's debt service coverage ratio history.

- The type and extent of efforts undertaken by the borrower to improve its financial condition, including enhancing revenues from rate increases or raising of ad valorem taxes and/or reducing costs.
- Emergency or exigent circumstances beyond the control of the borrower that impose a long-term and severe financial hardship.

Under no circumstances will loan principal be forgiven.

14. LOAN REFINANCING

Loan refinancing uses loan funds to pay off an existing debt obligation, thereby satisfying the terms of the existing debt agreement and cancelling the existing obligation.

- The community is requesting a loan from GEFA to finance an eligible, time-sensitive, and critical project, but needs to consolidate existing GEFA debt into the new loan to afford the new project.
- The community has an engineering loan it would like to refinance with the proceeds of a construction loan from GEFA, thereby combining the engineering loan and the construction loan into one loan.

15. CREDIT ANALYSIS

GEFA requires a minimum debt service coverage of 1.05 times in the first year of repayment and each subsequent year of the outstanding GEFA debt.