State of Georgia
Clean Water State Revolving Loan Program,
Emerging Contaminants
State Fiscal Year 2025 Annual Report

Prepared by the
Georgia Environmental Finance Authority
for the
U.S. Environmental Protection Agency, Region 4
September 30, 2025

PLEASE NOTE that this report does not constitute nor is it suitable for use as an official financial statement. This report is not prepared by an independent auditor or accountant, and is provided for informational purposes only.

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Introduction

The Clean Water State Revolving Fund (CWSRF) provides financing assistance for wastewater and nonpoint source projects that improve and protect water quality in Georgia, as authorized under the amended Clean Water Act of 1972. The program supports a wide range of water quality and wastewater treatment initiatives, including stormwater and flood control, expansion of wastewater treatment plants and the installation of sewer lines.

The Georgia Environmental Finance Authority (GEFA) was established by the Georgia General Assembly in 1986 as the successor to the Georgia Development Authority Environmental Facilities Program. GEFA assists local governments finance the construction, expansion, rehabilitation, replacement, and securitization of public works facilities across the state. The GEFA board of directors composted of three ex-officio members and eight members appointed by the governor. In support of the CWSRF, the Georgia Environmental Protection Division (EPD) provides specialized professional services, including:

- Project reviews and approvals;
- Planning and project development;
- Information tracking;
- Information gathering and assistance with the National Needs Survey;
- Issuing 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.

With the signing of the Infrastructure Investment and Jobs Act (IIJA) on November 15, 2021, funding has been allocated to identify and reduce exposure to perfluoroalkyl and polyfluoroalkyl substances (PFAS) and other emerging contaminants within wastewater collection systems. The sole purpose of this funding is for addressing PFAS, and in general, may not be used for traditional CWSRF projects as mentioned above. This annual report outlines Georgia's uses of the FY2025 CWSRF Emerging Contaminants (EC) allotment of $3,596,000.

Executive Summary

In May 2025, GEFA submitted an Intended Use Plan (IUP) and application for the 2025 Clean Water EC grant. Also, in May 2025 GEFA held a public meeting to present and receive public comments. On July 24, 2025, GEFA was awarded $3,596,000. The original IUP grant amounts were as follows:

- Dalton Utilities - $3,596,000

During the early stages of planning, the projected cost and specific needs of each community remain under evaluation. As plans progress, the estimated funding need for Dalton Utilities is approximately $3,596,000.

Attachment 1 shows the total sources of funds by quarter during state FY2025.

One subrecipient was committed to funding in state FY2025 for a total of $3,596,000 and will be funded from the CWSRF-EC capitalization grant.

Due to required legal revisions of the grant agreement documents to meet program requirements, these agreements were not executed prior to the fiscal year end. Note, Attachment 3 shows no executions were completed prior to the end of the state FY2025. Attachment 4 shows the state FY2025 information of executed projects in the NIMS format. Lastly, although no agreement has been executed, GEFA and EPD collectively enter all necessary information into the Clean Water Benefits Reporting database for all projects funded throughout the state FY2025.

All new grant agreements will be made to qualified local governments or water and sewer authorities according to the requirements of the Georgia Department of Community Affairs (DCA), which includes a verified Service Delivery Strategy. Additionally, all grant recipients have the technical, managerial, and financial capability to operate a sewer system. Each project will be reviewed in accordance with the EPA approved State Environmental Review Process (SERP) and will be issued a Notice of No Significant Impact (NONSI) or a Categorical Exclusion (CE). Below is a short description for each of the projects funded in state FY2025.

Projects

There were no new loan commitments during state FY2025.

Meeting Intended Use Plan (IUP) Goals and Objectives

The 2025 CWSRF Emerging Contaminants IUP listed four goals for the program.

1. Long-term Program Goal: Ensure PFOS/PFOA impacted communities have the funding needed to implement remediation strategies.

   Status: GEFA continues to work with communities with emerging contaminant eligible projects to ensure that those communities with the greatest need will have funding available. GEFA will work with these communities to ensure projects get underway and the funds are spent in a fiscally responsible manner to further the program goal of helping communities impacted by PFAS (or other emerging contaminant).

2. **Short-term Program Goal**: Collaborate with EPD to determine PFOS/PFOA impacted communities.

   Status: GEFA works closely with the EPD to identify communities with elevated levels of PFAS or other emerging contaminants. PFAS sampling is not a requirement in National Pollutant Discharge Elimination System (NPDES) permits and is done on a case-by-case basis. Therefore, it is unclear what the future need will be for clean water PFAS funding. However, as more communities are identified, GEFA will continue to reach out to ensure these communities are aware of their funding options.

3. Short-term Program Goal: Collaborate with other agencies to determine funding options for impacted communities.

   Status: The Water Authentication Code from Enable Resources Division works in partnership with the Georgia Rural Water Association and the Georgia Association of Water Professionals (GAWP) to help inform impacted communities of grant and other funding opportunities available through GEFA.

4. **Short-term Program Goal:** Expand the outreach activities to ensure that systems are aware of and understand CWSRF assistance options and the application process by presenting at statewide workshops and conferences to publicize the CWSRF program.

Status: GEFA partnered with IB Environmental, GWRA, GRWP, and the Public Affairs Division to expand awareness of the CWSRF Emerging Contaminate program and funding opportunities. Collectively, GEFA participated in conference presentations, workshops, training sessions, and meetings, with potential borrowers. GEFA frequently communicates via contact messaging and social media posts to promote program information. Videos and event announcements are available on GEFA's website and YouTube channel.

GEFA delivered Emerging Contaminate presentations or hosted booths at numerous conferences, including:

- Georgia Rural Water Association Spring and Fall Conferences
- Georgia Association of Water Professionals Spring and Fall Conferences
- Georgia Municipal Association Annual Conference
- Georgia Association of Regional Commissions Annual Training Conference
- Georgia City-County Management Association Spring Conference
- WaterFirst Workshop
- Association County Commissioners of Georgia Annual Conference
- Biennial Institute for Georgia Legislators

Program Administration (4 Percent)

GEFA does not intend to use any of the four percent set-aside for administrative purposes. GEFA has sufficient funds in its non-program fee account to cover the administrative costs.

CWSRF EC Non-Program Income

In state FY2025, no non-program fees were allocated.

Disadvantaged Business Enterprise (DBE) Participation

Within GEFA's agreement, recipients are required to encourage participation of small minority and women owned businesses in all project subcontracts. The state's CWSRF percentage goals through September 30, 2024, are four percent for Minority Business Enterprises (MBE) and four percent for Women Business Enterprises (WBE).

GEFA makes every effort to comply with the EPA's Six Good Faith Efforts. Telephone calls and emails are regularly made to DBE subcontractors to encourage their participation in both the CWSRF and DWSRF projects. DBEs are alerted to GEFA-approved projects as soon as they appear in the database, allowing subcontractors to inquire and prepare for these projects prior to the bid date. Subcontractors are additionally urged to pursue EPA/Georgia Department of Transportation (GDOT)/Small Business Administration (SBA) certification. GEFA staff are available to answer questions and assist subcontractors in the application process. GEFA also maintains an in-house bidder's list of certified DBE prime contractors and subcontractors. The data for the bidder's list is collected and forwarded to loan recipients with compliance approval. The bidder's list also serves as a database of MBEs and WBEs and non-MBE/WBE prime contractors and subcontractors.

In considering whether firms could subcontract with DBEs, GEFA encourages prime contractors to follow the Six Good Faith Efforts to solicit the services of MBEs and WBEs. Project approval is withheld if DBE documentation is insufficient. Prime contractors are also provided with an example of an EPA-approved newspaper advertisement and an example of a solicitation letter to help eliminate generic newspaper advertisements and poorly written letters. GDOT, city of Atlanta, SBA, and Metropolitan Atlanta Rapid Transit Authority (MARTA) are resources for prime contractors for identifying DBE-certified subcontractors. In addition, an EPA bidder's list is available upon request from GEFA. Guidance is provided in all related construction contracts to encourage prime contractors to divide work when feasible.

CWSRF EC Grant Disbursements

The CWSRF disbursed funds to one active project during state FY2025. Attachment 5 shows the project that received funds by quarter in state FY2025. The CWSRF disbursed a total of $963,082.22 in state FY2025.

CWSRF EC State Match

The CWSRF EC Grant does not require a state match.

Water Resources Reform and Development Act (WRRDA) Implementation

Some projects listed on the IUP still need to submit applications and move forward with funding. Therefore, we do not currently have projects to list that will meet the equivalency requirement.

Assurances and Specific Proposals

The CWSRF will adhere to all the certifications covered in the Clean Water Act as well as those within Georgia's Operating Agreement with the Regional EPA office. 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. Limitation 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 30 Percent of Grant Amount Between Programs
25. NIMS
26. Clean Water Benefits Reporting System

A copy of the state FY2025 unaudited financial data is provided under separate cover.

Attachment 1
Sources and Uses of Funds by Quarter
Clean Water State Revolving Fund - Emerging Contaminants
FY 2025
July 1, 2024 - June 30, 2025

	Quarter 1 07/2024 - 09/2024	Quarter 2 10/2024 - 12/2024	Quarter 3 01/2025 - 03/2025	Quarter 4 04/2025 - 06/2025	Total
Sources					
Direct Capitalization Grant Funds (Accrual Basis)	104,335.04	224,951.70	518,378.92	115,416.56	$ 963,082.22
State Match Funds (Accrual Basis)	-	-	-	-	$ -
Repayments Collected (Cash Basis)					
CWSRF Federal & State Principal Repayments	-	-	-	-	$ -
CWSRF Federal & State Interest Repayments	-	-	-	-	$ -
Fees Collected (Cash Basis)					
Closing fee payments (program)	-	-	-	-	$ -
Closing fee payments (non-program)	-	-	-	-	$ -
Investment Earnings (Short & Long-term)					
CWSRF Federal & State Repayment Fund	-	-	-	-	$ -
Closing fee payments (program)	-	-	-	-	$ -
Closing fee payments (non-program)	-	-	-	-	$ -
Total Sources	$ 104,335.04	$ 224,951.70	$ 518,378.92	$ 115,416.56	$ 963,082.22
Uses					
CWSRF Disbursements - Cap Grant (Accrual Basis)	104,335.04	224,951.70	518,378.92	115,416.56	$ 963,082.22
CWSRF Disbursements - State Match (Accrual Basis)	-	-	-	-	$ -
CWSRF Disbursements - Repayments (Accrual Basis)	-	-	-	-	$ -
CWSRF Administration (4%)	-	-	-	-	$ -
CWSRF Administration (Repayments)	-	-	-	-	$ -
CWSRF Program Income	-	-	-	-	$ -
CWSRF Non-Program Income	-	-	-	-	$ -
Total Uses	$ 104,335.04	$ 224,951.70	$ 518,378.92	$ 115,416.56	$ 963,082.22

Attachment 2: CWSRF Repayment Accounts

Attachment 2
CWSRF Repayment Accounts
Clean Water State Revolving Fund - Emerging Contaminants
FY 2025
July 1, 2024 - June 30, 2025

Account	Balance*	Investment Earnings	Expected Uses of Funds
CWSRF State Revolving Repayment Fund	-	-	Project Funding
CWSRF Closing Fee (Program Income)	-	-	Project Funding
CWSRF Closing Fee (Non-program Income)	-	-	Water Quality Related Activities
Total	**$ -**	**$ -**	

Attachment 3: Communities Receiving CWSRF Financial Assistance

Attachment 3
Communities Receiving CWSRF Financial Assistance
Clean Water State Revolving Fund - Emerging Contaminants
FY 2025
July 1, 2024 - June 30, 2025

Community	Project Number	Population Served by Project	Population	Zip Code	Project Type	Total Assistance Agreement	Loan Amount	Principal Forgiveness Amount	Green Project Reserve Amount	Binding Commitment Date	Projected Loan Closeout Date	Loan Interest Rate

Attachment 4: Binding Commitments by Category, Population & Dollar Value

Attachment 4
Binding Commitments by Category, Population, and Dollar Value
Clean Water SRF – Emerging Contaminants
FY 2025
July 1, 2024 - June 30, 2025

Project Type	Number of Projects*	Dollar Value ($)	Assistance by Population Size	Number of New Assistance Agreements	Dollar Value ($)
Secondary Treatment (I)	0	$0.00	Less than 3,500:	0	$0.00
Advanced Treatment (II)	0	$0.00	3,500 to 10,000:	0	$0.00
Infiltration/Inflow (IIIA)	0	$0.00	10,001 to 100,000:	0	$0.00
Sewer System Rehab (IIIB)	0	$0.00	100,001 & above:	0	$0.00
New Collector Sewers (IVA)	0	$0.00	**Total**	**0**	**$0.00**
New Interceptors (IVB)	0	$0.00			
CSO Correction (V)	0	$0.00			
Storm Sewers - Gray Infrastructure (VI)					
Storm Sewers - Green Infrastructure (VI)					
Recycled Water Distribution (X)					
Energy Efficiency					
Renewable Energy					
Water Efficiency					
Water Reuse					
Agricultural Cropland (VII-A)					
Agricultural Animals (VII-B)					
Silviculture (VII-C)					
Urban, Excluding Decentralized Systems (VII-D)					
Groundwater, Unknown Source (VII-E)					
Marinas (VII-F)					
Resource Extraction (VII-G)					
Brownfields (VII-H)					
Storage Tank (VII-I)					
Sanitary Landfills (VII-J)					
Hydromodification (VII-K)					
Individual/Decentralized Systems (VII-L)					
Other-Planning					
Land Conservation					
Total	**0**	**$0.00**			

*Assistance Agreements may be counted in more than one category when they fund more than one category.

Attachment 5
Disbursements of CWSRF Funds by Quarter
Clean Water SRF - Emerging Contaminate
FY 2025

July 1, 2024 - June 30, 2025

		Quarter 1	Quarter 2	Quarter 3	Quarter 4	
Community	**Project Number**	**7/2024 - 9/2024**	**10/2024 - 12/2024**	**1/2025 - 3/2025**	**4/2025 - 6/2025**	**Total**
Dalton Utilities	ECCW2022001	$104,335.04	$224,951.70	$518,378.92	$115,416.56	**$963,082.22**
Total Disbursements		**$104,335.04**	**$224,951.70**	**$518,378.92**	**$115,416.56**	**$963,082.22**