

**State of Georgia
Drinking Water State Revolving Fund
Base and Supplemental Programs
State Fiscal Year 2025 Annual Report**



**Prepared by the
Georgia Environmental Finance Authority
for the
U.S. Environmental Protection Agency, Region IV
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.

**Drinking Water State Revolving Fund Annual Report
Base and Supplemental Programs
Table of Contents
State Fiscal Year 2025**

Introduction	1
Executive Summary	1
Additional Subsidization Projects	2
Base DWSRF Projects	3
Meeting DWSRF Base and Supplemental Program IUP Goals and Objectives	4
DWSRF Program Highlights – Loan Policy Changes	5
DWSRF Loan Disbursements.....	5
DWSRF State Match.....	5
DWSRF Loan Repayments	5
Assurances and Specific Proposals.....	6
Disadvantage Business Enterprise (DBE) Participation	6
Program Administration (4 percent).....	7
Small System Technical Assistance (2 percent)	7
Assistance to State Programs (10 percent)	7
Local Assistance and Other State Programs (15 percent).....	12

List of Attachments

Attachment 1 & 2 Base: Sources and Uses of Funds by Quarter.....	15
Attachment 1 & 2 Supplemental: Sources and Uses of Funds by Quarter	16
Attachment 3: Communities Receiving DWSRF Financial Assistance	17
Attachment 4: Binding Commitments by Category, Population, and Dollar Value.....	18
Attachment 5: Disbursement of Funds by Quarter	19
Attachment 6: Comparison of Projected Versus Actual Disbursements	21
Attachment 7: Projects Closed during FY2025.....	22
Attachment 8: Administrative and Set-aside Expenses by Category	23
Attachment 9: DBE Utilization	25
Attachment 10: DWSRF Capitalization Grants Available & Spent.....	26

State of Georgia Drinking Water State Revolving State Fund Base and Supplemental Programs State Fiscal Year 2025 Annual Report

Introduction

The Drinking Water State Revolving Fund (DWSRF) program provides assistance to public water systems for planning, engineering, design, and capital improvement projects in Georgia. These projects protect public health through regulatory compliance, ensure adequate water supply, and promote the goals of the federal Safe Drinking Water Act of 1974 (SDWA), as amended. The 1996 amendments to the SDWA (Pub. L. 104-182) authorized the administrator of the U.S. Environmental Protection Agency (EPA) to establish a DWSRF loan program to assist states in financing local public water system infrastructure needed to achieve or maintain compliance with SDWA requirements in order to protect public health. In accordance with the DWSRF program guidelines published by the EPA Office of Water (816-R-97-005), each capitalization grant recipient must submit a biennial report on the activities of the DWSRF. This DWSRF annual report covers both the program and set-aside activities for the state fiscal year ending June 30, 2024 (FY2024), and comparisons between these activities and those outlined in the 2023 DWSRF Base and Supplemental Intended Use Plan (IUP).

The Georgia Environmental Finance Authority (GEFA) was created by the Georgia General Assembly in 1986 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, 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 of Georgia. Under an interagency agreement, the Georgia Environmental Protection Division (EPD) provides professional services for the DWSRF.

These services include, but are not limited to:

- Project reviews and approvals;
- Planning; project development;
- Information tracking;
- Information gathering and assistance with the National Needs Survey;
- Issuing and approving Notices of No Significant Impacts (NONSI) and Categorical Exclusions (CE);
- Assistance with the National Information Management System (NIMS);
- Administration of EPD's set-aside activities; and
- The management of the Drinking Water Public Benefits Reporting (PBR) database.

Executive Summary

In May 2024, GEFA submitted applications and IUPs to the EPA for the 2024 DWSRF Base and Supplemental awards totaling \$12,710,000 and \$62,323,000, respectively. On September 7, 2024, GEFA was awarded a base grant of \$12,710,000. The EPA's allocation to Georgia's Base DWSRF as of June 30, 2025, cumulatively total \$967,067,061. Additionally, Georgia's mandatory state match has so far totaled \$171,221,262.

On December 22, 2024, GEFA was awarded a supplemental grant of \$62,323,000. The EPA's allocation to Georgia's Supplemental DWSRF as of June 30, 2025, cumulatively total \$161,813,000. Additionally, Georgia's statutory state match has so far totaled \$22,413,600.

Attachment 1 shows the total sources of quarterly funds during state FY2025 including federal grant funds, state match contributions, repayments from direct federal loans, repayments from state match loans, interest earnings generated from these accounts, and closing fees collect. Attachment 2 shows the balances within these accounts as of June 30, 2025.

All DWSRF loans executed in state FY2025 are listed in Attachment 3, including 17 new loans a total of \$50,233,300. This total assistance amount includes \$16,383,394 in principal forgiveness (PF). Attachment 4 shows information about these projects in the NIMS format. The DWSRF funded \$14,160,000 to small water systems servicing fewer than 10,000 residents, while \$8,588,300 was funded to small water systems servicing fewer than 3,300 residents. Lastly, GEFA and EPD have entered all necessary information into the Drinking Water Public Benefits Reporting (PBR) database for projects funded through state FY2025.

All projects listed below were on the fundable list and are eligible public water systems. If the project was not the highest priority project, it bypassed those higher priority projects according to the IUP bypass procedures. All commitments were made to qualified local governments or water and sewerage authorities according to the requirements of the Georgia Department of Community Affairs (DCA), and all have a verified Service Delivery Strategy approved by DCA. Additionally, all loan recipients have the technical, managerial, and financial capability to operate a water system. Each project was also reviewed in accordance with the EPA-approved State Environmental Review Process (SERP) and was issued a NONSI or a CE. Below is a short description for each of the projects funded in state FY2025.

Additional Subsidization Projects

Blairsville, City of (DW2022035)

On August 26, 2024, Blairsville signed a \$700,000 assistance agreement, including \$350,000 in principal forgiveness. This project will install and test new wells. As of the end of state FY2025, no funds have been drawn.

Broxton, City of (DW2023041)

On November 18, 2024, Broxton signed a \$1,065,000 assistance agreement, including \$1,065,000 in principal forgiveness. This project will improve the water distribution system, upgrade the water storage tanks, rehabilitate the chemical feed buildings, and install SCADA. As of the end of state FY2025, \$441,337.50 has been drawn.

Franklin, County of (DW2023013)

On September 19, 2024, Franklin County signed a \$2,500,000 assistance agreement, including \$1,250,000 in principal forgiveness. This project will rehabilitate the water system. As of the end of state FY2025, \$126,194.04 has been drawn.

Hart County Water and Sewer Authority (DW2023052)

On November 18, 2024, Hart County Water and Sewer Authority signed a \$4,985,000 assistance agreement, including \$2,492,500 in principal forgiveness. This project will install water lines. As of the end of state FY2025, \$2,800.00 has been drawn.

Luthersville, City of (DW2023051)

On May 1, 2025, City of Luthersville signed a \$1,500,000 assistance agreement, including \$1,350,000 in principal forgiveness. This project will construct a new well and chemical feed building and replace an aging, galvanized water main within the city's water distribution system. As of the end of state FY2025, no funds have been drawn.

Reidsville, City of (DW2023015)

On March 25, 2025, Reidsville signed a \$1,250,000 assistance agreement, including \$1,250,000 in principal forgiveness. This project will install an automatic meter reading (AMR) system. As of the end of state FY2025, \$35,700.00 has been drawn.

Ringgold, City of (DW2024011)

On May 5, 2025, Ringgold signed a \$3,700,000 assistance agreement, including \$3,330,000 in principal forgiveness. This project will construct a well, install an elevated storage tank, rehabilitate a water distribution system, and install SCADA. As of the end of state FY2025, no funds have been drawn.

Sale City, City of (DW2023001)

On February 18, 2025, Sale City signed a \$1,500,000 assistance agreement, including \$900,000 in principal forgiveness. This project will raise the existing 75,000-gallon elevated tank, replace well pump motors and water mains, and install an automatic meter reading (AMR) system. As of the end of state FY2025, no funds have been drawn.

Stewart County Water and Sewerage Authority (DW2020014)

On July 16, 2024, Stewart County WSA signed a \$160,000 assistance agreement, including \$64,000 in principal forgiveness. This project will replace manual-read water meters with an automatic meter reading (AMR) system. As of the end of state FY2025, \$159,444.00 has been drawn.

Sylvester, City of (DW2024015)

On November 22, 2024, Sylvester signed a \$4,500,000 assistance agreement, including \$2,250,000 in principal forgiveness. This project will install an automatic meter reading (AMR) system. As of the end of state FY2025, no funds have been drawn.

Wrens, City of (DW2024003)

On March 19, 2025, Wrens signed a \$2,313,300 assistance agreement, including \$2,081,894 in principal forgiveness. This project will construct a new drinking water well and chemical building, install a new generator, and incorporate a SCADA telemetry system. As of the end of state FY2025, no funds have been drawn.

Base DWSRF Projects

Clayton County Water Authority (DW2022033A)

On August 26, 2024, Clayton County Water Authority signed a \$10,000,000 assistance agreement. This project will install an advanced metering infrastructure (AMI) system. As of the end of state FY2025, no funds have been drawn.

Doerun, City of (DW2019003A)

On July 23, 2024, City of Doerun signed a \$260,000 assistance agreement. This project will construct a chemical feed building, install wells, and upgrade the water distribution system. As of the end of state FY2025, \$260,000.00 has been drawn.

Hahira, City of (DW2024013)

On November 22, 2024, City of Hahira signed a \$200,000 assistance agreement. This project consists of engineering for the construction of a new well. As of the end of state FY2025, \$97,250.00 has been drawn.

Jasper, City of (DW2024004)

On July 16, 2024, City of Jasper signed a \$3,500,000 assistance agreement. This project will extend water mains, add valves, and upgrade the water treatment plant. As of the end of state FY2025, \$79,200.00 has been drawn.

Social Circle, City of (DW2022032)

On August 13, 2024, City of Social Circle signed a \$2,100,000 assistance agreement. This project will install SCADA equipment and improve the water distribution system and water treatment plant. As of the end of state FY2025, \$783,233.42 has been drawn.

Winder, City of (DW2024008)

On April 1, 2025, City of Winder signed a \$10,000,000 assistance agreement. This project will transform a former quarry into a raw water storage pond, which includes installing new raw water intakes, pump stations, tunnels, shafts, raw water mains, pipelines, and a hydro-turbine renewable energy system. As of the end of state FY2025, no funds have been drawn.

Meeting DWSRF Base and Supplemental Program IUP Goals and Objectives

The 2024 DWSRF Base and Supplemental IUP listed four goals for the program.

1. **Long-Term Program Goal:** Consolidate multiple database management systems that will integrate DWSRF project data with program management data.

Status: GEFA selected a comprehensive database management system called EnABLE that allows staff to manage and track loan funds, repayments, set-aside spending, capital, and financial contributions. The system went live internally on May 1, 2023. The water division reorganization provides a dedicated team to ensure the comprehensive database performs accordingly. GEFA WRD staff worked with a select group of borrowers to perform a pilot of a new online disbursement request system in March of this year and GEFA is on track for every borrower to have access to the system by December 31, 2026. GEFA also launched a new online system for submission of loan applications and preparation of loan agreements.

2. **Short-Term Program Goal:** Expand outreach initiatives to ensure that systems are aware of and understand DWSRF funding assistance options, application procedures, program requirements, which is inclusive of speaking at statewide seminars and conferences to popularize the DWSRF program.

Status: GEFA's Water Resources Division (WRD) works closely with the Public Affairs Division to increase awareness surrounding the DWSRF. Both divisions participated in conference presentations, webinars, workshops, training sessions, and meetings with potential borrowers. The WRD also seeks outreach opportunities to partner with agencies within the water industry, such as EPD, the Georgia Association of Water Professionals (GAWP), the Georgia Rural Water Association (GRWA), the Department of Community Affairs (DCA), and the Georgia Municipal Association (GMA). GEFA is also contractually partnered with IB Environmental to host a variety of webinars, community engagement events to communicate DWSRF funding information to disadvantaged communities.

The WaterFirst Program recognizes local governments for achieving excellence in water resources management. Becoming a WaterFirst Community demonstrates a local government's commitment to responsible water stewardship for environmental and economic benefits. Communities that earn the WaterFirst designation are

eligible for financial and other benefits from the state of Georgia. GEFA held a WaterFirst Informational Workshop in Savannah Georgia on June 2, 2025. This workshop provided an overview of the WaterFirst Program and discussed water, wastewater, and stormwater funding options.

3. **Short-Term Program Goal:** Prioritize disadvantaged communities that have notice of violations or consent orders.

Status: The DWSRF base and supplemental call for projects award 50 points to systems for projects that will fully address deficiencies documented in an Emergency or Administrative Order from EPA or EPD within the past five years.

4. **Short-Term Program Goal:** Award PF based on affordability, project score, and the community's financial position.

Status: The combination of affordability score and project score analysis helps determine the most disadvantaged and greatest need for public health benefit. The analysis of financial position will help ensure the community can receive an appropriate amount of PF to afford the project and ensure Georgia is meeting object 1 of goal 5 of EPA's strategic goals.

DWSRF Loan Disbursements

The DWSRF disbursed funds to 64 active projects during state FY2025. Attachment 5 shows projects that received funds quarterly in state FY2025. The DWSRF disbursed a total of \$57,958,969.57 in state FY2025. Many of these projects received a mix of additional subsidization, base DWSRF funds, supplemental DWSRF funds, repayment dollars, and state match funds. Attachment 6 compares the projected disbursement schedules indicated within the 2023 and 2024 IUP's for state FY2025 against the actual disbursements made in state FY2025. The DWSRF disbursed 90 percent of projected disbursements in state FY2025.

DWSRF State Match

GEFA used state funds in the amount of \$2,726,000.00 for the state to match the DWSRF base program at 20 percent and the DWSRF supplemental program match was \$12,464,600 at 20 percent. The state match dollars were used before drawing any of the funds from the base and supplemental cap grants. These funds will be deposited into the same DWSRF fund as grant payments are made. Attachment 1 shows the amount of state match funds provided during state FY2025 by quarter.

DWSRF Loan Repayments

In state FY2025, 15 projects closed in the DWSRF for a total of \$80,860,500 in commitments (Attachment 7). The total dollar value disbursed to these 15 projects within state FY2025 was \$77,737,627.35, which equals 96.1 percent of the contracted amount. All projects completed the construction phase and entered the repayment phase of the DWSRF loan process. To maintain the revolving nature of the DWSRF, repayments including the principal, interest, and fees are credited to the DWSRF. The repayments credited to the DWSRF from federal and state match projects along with the interest earnings from these accounts totaled \$23,963,520.39 (Attachment 1).

Assurances and Specific Proposals

The DWSRF adheres to the certifications covered in the SDWA and 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 Expenditures
6. Enforceable Requirements of the Safe Drinking 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. Public Benefits Reporting System

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

Disadvantage Business Enterprise (DBE) Participation

GEFA regularly evaluates the Georgia SRF program compliance with the Six Good Faith Efforts set forth in 40 CFR 33, Subpart C. GEFA requires all Environmental Protection Agency (EPA) financial assistance recipients to ensure that all Disadvantaged Business Enterprises (DBEs) have the opportunity to compete for procurements funded by EPA financial assistance dollars. There has been a thorough and continuous effort to ensure compliance with the Six Good Faith Efforts. GEFA verifies and review call logs and emails regularly made to DBE subcontractors to encourage their participation in both the Clean Water and Drinking Water SRF programs. DBE's are further alerted to GEFA's approved projects as soon as they appear in the transmittal log. This allows subcontractors to inquire about and prepare for these projects prior to the bid date. Subcontractors are urged to pursue EPA, Department of Transportation (DOT) and Small Business Administration (SBA) certification. GEFA has made themselves available to answer questions and assist subcontractors in the application process.

In considering whether firms could subcontract with DBEs, GEFA encourages prime contractors to follow the Six Good Faith Efforts to solicit the services of minority and women-owned businesses. Approval for a project will be withheld if there is insufficient documentation submitted showing that the efforts were met. Prime contractors are supplied with a link for the available DBEs on the Georgia DOT website, names/addresses/numbers of contacts in the SBA, the Minority Business Development Agency, Department of Commerce and other related agencies/associations throughout the State. Guidance is provided in all related construction contracts to encourage prime contractors to divide work when feasible.

Within GEFA's agreement, recipients are required to encourage participation of small, minority and women owned businesses in all project subcontracts. The state's DWSRF percentage goal through September 30, 2024, is four percent for Minority Business Enterprises (MBE) and four percent for Women Business Enterprises (WBE). The data provided in Attachment 9 is for the reporting period of October 1, 2023, through September 30, 2024, representing the most recent full fiscal year of data.

Program Administration (4 percent)

In state FY2025, GEFA and EPD spent \$1,701,560 on program administration from the DWSRF base cap grant and \$993,341.81 from the DWSRF supplemental grant. Administrative and programmatic services provided by EPD included: project reviews; planning; reviewing and uploading needs surveys; and issuing NONSIs and CEs (Attachment 8).

Small System Technical Assistance (2 percent)

During state FY2025, Georgia spent \$277,961.38 on small system technical assistance from the DWSRF base cap grant and \$1,221,232.62 from the DWSRF supplemental grant. via a contract with the GRWA to provide "circuit rider" type technical activities including technical and managerial assistance and Synthetic Organic Compound (SOC) sampling. Under the provisions of this contract, GRWA is required to provide up to ten percent of the visits within 48 hours of notification by EPD to quickly address problems posing an immediate threat to public health. The visits made by GRWA technicians fall into the following categories: actual compliance, potential compliance, water conservation, managerial, finance, operational maintenance, and water treatment. The variety of technical assistance provided by the circuit rider technicians include, but is not limited to, rate studies, water audits and leak detection surveys, pipe and valve location services, infrastructure assessments, source water protection, operation and maintenance programs, on-site operational assistance, troubleshooting and problem-solving, fluoridation equipment evaluations and inspections, and the identification of financing alternatives.

For the contract period from July 1, 2024, to June 30, 2025, a total of 2,860 visits were made to small water systems requiring technical assistance. This contract also requires GRWA to perform SOC sampling for public water systems throughout the state on a scheduled basis. During state FY2025, 464 visits were made in order to collect and submit the required SOC samples to the EPD laboratory.

Assistance to State Programs (10 percent)

States are allowed to use up to 10 percent of its capitalization grant to provide funding for certain activities that provide "Assistance to State Programs." These activities support Georgia's Public Water System Supervision Program (PWSS) and includes: operator training and certification; cross-connection control; EPD's Cryptosporidium Strategy; capacity development; source water assessment and wellhead protection; information management; and water conservation and efficiency. In state FY2025, GEFA and EPD spent \$8,581,700.15 on assistance to state program initiatives (Attachment 8). The following is a summary of activities funded under the 10 percent set-aside to assist in the implementation SDWA.

Public Water System Supervision Operator Training

The Georgia State Board of Examiners for the Certification of Water and Wastewater Treatment Plant Operators and Laboratory Analysts was created by legislation enacted in 1969 for the purpose of protecting the public health, safety, and welfare by establishing minimum qualifications for persons who operate public water supply treatment plants, water distribution systems, wastewater treatment plants, wastewater collection systems, or who conduct certain tests of water or wastewater samples in conjunction with the operation of public water system or wastewater treatment plants.

The Certification Board is part of the Professional Licensing Boards Division of the Office of the Secretary of State and is comprised of six members appointed by the governor. Five are active in the profession and one is a member of the public at large. At least two of the six board members must be operators. All members are appointed for a term of four years. The board meets six times per year.

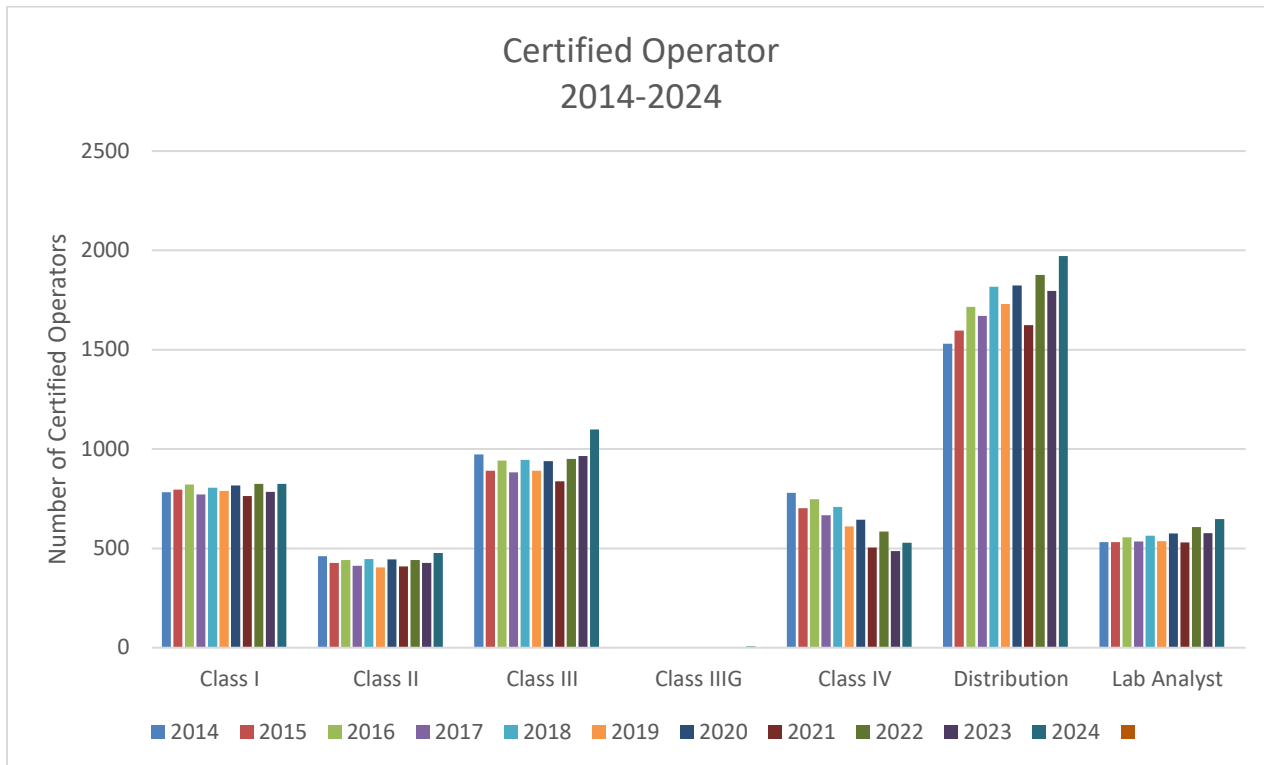
The board certifies seven categories of licenses for public water system operators and laboratory analysts. Currently, 5,553 licenses hold certificates. Requirements for all categories include education, training, experience, and passage of a validated certification examination. Table 1 and Figure 1 below display the number of certified operators by classification level for the reporting period 2014-2024. The data is also used to establish a baseline for EPD to measure progress in operator training and certification.

Georgia’s operator certification program was revised to include an exam for Class III Groundwater Operators in accordance with federal guidelines. The exam requirement for prospective Class III Groundwater Operators helps to ensure that these licensed operators will have the required knowledge and ability to successfully operate and maintain groundwater systems that serve populations of 1,000 to 9,999 people. The exams for all operator classification levels are developed and validated by the Association of Boards of Certification. In its capacity development program, EPD has utilized many resources and has placed a very high priority on operator training and certification. EPD realizes the importance of experienced, certified operators having the necessary knowledge and training to properly operate and maintain a public water system.

Table 1. Certified operators licensed in Georgia by year and classification level.

License Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Class I	783	796	821	771	806	790	817	764	825	785	825
Class II	461	427	442	412	446	405	444	409	442	427	477
Class III	973	890	943	882	946	890	939	837	951	965	1098
Class III G											6
Class IV	779	703	747	667	709	610	645	504	584	486	528
Distribution	1531	1596	1715	1671	1,817	1730	1823	1624	1877	1796	1971
Lab Analyst	531	532	555	534	563	537	575	530	607	577	648
Total	5058	4944	5223	4937	5287	4962	5243	4668	5286	5036	5553

Figure 1. Certified operators licensed in Georgia by year and classification level.



Cross Connection Control

EPD has worked with GAWP to establish a state certification and re-certification program for backflow assembly testers using the American Backflow Prevention Association’s nationally recognized certification program.

EPD requires that all backflow prevention devices connected to any public water system be tested annually by backflow prevention assembly testers that hold a valid certification from a tester certification program recognized by the EPD. GAWP has worked under contract to assist EPD in establishing and maintaining the Statewide Backflow-Prevention Tester Certification Program. GAWP has been designated by EPD to administer the certification program by utilizing exams provided by the Association of Boards of Certification. In addition, the American Backflow Prevention Association, the American Society of Sanitary Engineering, and the University of Florida/TREEO Center have been approved as official certification programs and are authorized to provide certification exam results to GAWP to license backflow assembly testers. A new guidance document for the backflow prevention certification program was posted with an effective date of September 1, 2021. The guidance document was revised with input from the stakeholders. Approximately 3,341 backflow prevention professionals have been certified since the beginning of the program.

EPD No Longer Implements Cryptosporidium Strategy

During State FY2025, EPD no longer utilized 10 percent set-aside funding to continue the implementation of its Cryptosporidium Strategy Program. However, EPD maintains the following:

1. Continued implementation of the federal Surface Water Treatment Rule (SWTR);

2. Implementation activities associated with the Interim Enhanced Surface Water Treatment Rule (IESWTR) for surface water systems serving more than 10,000 people;
3. Activities required under the Long-Term 1 Enhanced Surface Water Treatment Rule (LT1ESWTR) for surface water systems serving less than 10,000 people;
4. Activities required under the Long-Term 1 Enhanced Surface Water Treatment Rule (LT1ESWTR) for surface water systems serving less than 3,300 people;

EPD continues conducting sanitary surveys, conducting system inspections and providing on-site technical assistance. EPD regularly conducts scheduled sanitary surveys for all public water systems in Georgia. The principal purpose is to identify and resolve problems that may potentially pose a threat to public health. The sanitary surveys address eight components required by the EPA including: water source, treatment, distribution system, finished water storage, pumps, pump facilities and controls, monitoring and reporting and data verification, system management and operation, and operator compliance with state requirements. The sanitary survey report provides official, written documentation to water system officials outlining the improvements that need to be made to their system.

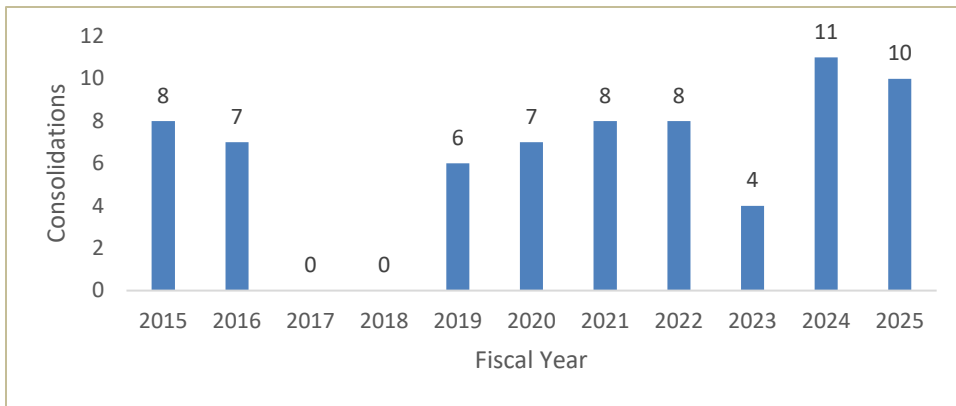
Capacity Development Program

During State FY2025, EPD utilized funds from the 10 percent set-aside for activities associated with the implementation of Georgia’s capacity development strategy, which was approved by EPA on September 21, 2000. As an important part of Georgia’s capacity development strategy, EPD continues to require all new community and non-transient non-community public water systems, and those undergoing ownership changes, to develop a business plan to demonstrate adequate managerial and financial capacity. The business plan, in most cases, is required prior to issuance of the initial permit to operate or prior to the transfer of the existing operating permit. As of June 30, 2025, a total of 1,557 business plans has been submitted to EPD. During State FY 2025, 43 business plans were received from 32 new public water systems and 11 existing public water systems.

In addition to this requirement, all surface water and Ground Water Under Direct Influence (GWUDI) treatment plants are required to develop Operation & Maintenance (O&M) Plans, in accordance with the latest edition of the Division’s “Guidance Manual for Preparing Public Water Supply O&M Plans.” The O&M Plan is required prior to the start-up and permitting of a new surface water plant or GWUDI treatment plant. In addition, if not already on file with EPD, existing surface water and GWUDI systems are required to prepare an O&M Plan within the compliance schedule established for this deficiency in the sanitary survey. Groundwater systems with significant violations must develop business plans and/or O&M Plans, as required by EPD. These actions are intended to help both new and existing systems to stay in compliance with existing and future regulations. As of June 30, 2025, sixteen (16) surface water or GWUDI systems have submitted detailed O&M Plans.

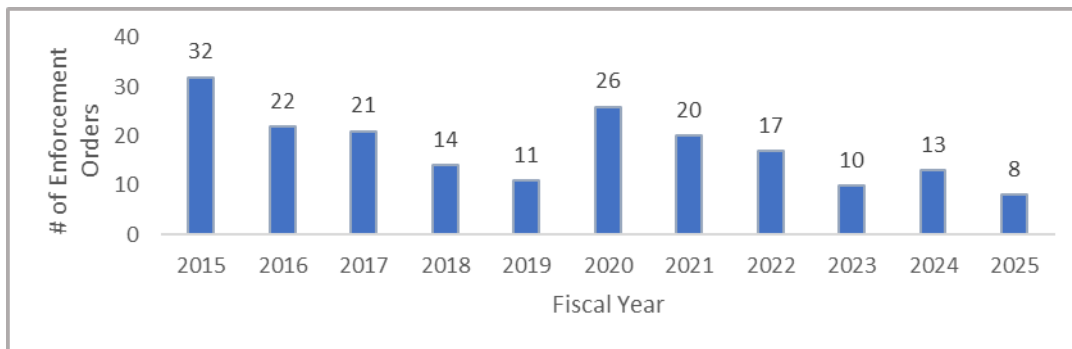
EPD continues to utilize informal and formal enforcement actions, such as written Notices of Violations (NOVs), Consent Orders, and Administrative Orders to promote compliance with federal and state drinking water regulations. Enforcement is an important tool in dealing with public water systems that lack adequate capacity. EPD’s stringent enforcement program has been a significant factor in encouraging private public water systems with limited capacity to physically merge or consolidate with local governmentally owned water systems or water authorities. Figure 2 below shows the number of consolidations for public water systems in Georgia. During State FY2025, the state had 10 consolidations with governmentally owned water systems.

Figure 2. Consolidations with governmentally owned water systems or water authorities



The continued use of negotiated settlements in the form of consent orders seems to be the most effective enforcement mechanism, rather than mandatory fines or civil penalties. Consent Orders allow EPD the flexibility to set appropriate penalties based upon the level of deficiencies and the negotiated plan to correct individual system violations in a timely manner. Figure 3 provides the number of enforcement orders issued for violations of the SDWA and/or the permit to operate a public water system.

Figure 3. Enforcement Orders for public water systems



Source Water / Ground Water Investigations

During State FY2025, EPD performed activities associated with the implementation of Georgia’s Source Water Assessment and Protection Plan. Funds utilized under this category support salary, travel, professional development and associated miscellaneous expenses for two positions: one geographic information systems (GIS) specialist 3 and one environmental specialist 3.

The GIS specialist 3 administered the GIS Public Water System (PWS) database by updating locational data for public water system withdrawal sources, including surface water intakes, groundwater wells, and springs. The work also included updating and reviewing data for water-supply watersheds and associated Source Water Assessment Plan (SWAP) management zones. Information from the Wellhead Protection Program (WHPP) was also incorporated into this database, including spatial and tabular data derived from WHPP plans, Karst PWS source delineations, and potential pollution sources. The GIS specialist 3 also coordinated GIS tasks for Regional Water Planning activities and the ongoing drought. This included both spatial analysis and cartographic production in support of the EPD Director’s Office and various programs within the Watershed Protection Branch.

For privately-owned groundwater systems, SWAPs are being completed by the environmental specialist 3, as well as other in-house staff. To date, approximately 3,898 source water assessments have been prepared from July 1, 2001, through June 30, 2025. During State FY2025, 63 SWAPs were completed for privately-owned community ground water systems. Of those, 45 were for community groundwater systems, 17 were for transient non-community groundwater systems, and 1 was for non-transient non-community groundwater systems. This activity for the privately owned ground water systems will continue in the future. SWAPs are one-way EPD helps to ensure safe drinking water for not only large but small governmentally- and privately-owned public water systems around the state.

Georgia Association of Water Professionals (GAWP)

The GAWP Drinking Water System Capacity Development Support Program continues to field technical support requests for expertise advice and training. During this reporting period, GAWP sent numerous communication pieces, i.e. special advisories, utility notices, and regulatory updates, directly relevant to the regulated drinking water systems of Georgia. GAWP has an extensive electronic database that is available to the EPD for dissemination of critical information to Georgia's drinking water systems.

Under the contract, GAWP conducted numerous conferences and workshops focused on providing training and continuing education opportunities for professionals in the water industry. In addition, GAWP also conducted planning sessions for small, medium, and large utility directors, as well as district director meetings to better address needs of the profession around the state.

Local Assistance and Other State Programs (15 percent)

States may provide assistance, including technical and financial assistance, to public water systems as part of a capacity development strategy under Section 1420 (c) of the SDWA. States may also use the 15 percent set-aside to support the establishment and implementation of source water assessment and wellhead protection programs. The following provides a summary of the activities funded under the 15 percent set-aside category.

Capacity Development Program

EPD performed inspections and provided on-site technical assistance and training for public water systems. The on-site visits included, but were not limited to, the following: water treatment plant site visits, operator training, emergency assistance, laboratory inspections, unscheduled system inspections, on-site technical assistance, special sample collections, complaint investigations, construction inspections, record reviews, source water inspections, location specific data collection, cross-connection inspections or investigations, watershed evaluations, and public hearings. On-site technical assistance is beneficial since most drinking water violations result from water system owner/operator's failure to understand the complex monitoring regulations and failure to perform the required testing and reporting. EPD continues to target public water systems with poor compliance records and to visit these systems more frequently than those not exhibiting compliance issues or reporting problems.

During State FY2025, EPD's Drinking Water Inspection Team conducted 38 sanitary surveys and performed 5 on-site inspections of public water systems treating surface water or groundwater under the direct influence of surface water. EPD's district offices conducted 650 sanitary surveys and performed 137 on-site inspections of

public water systems using groundwater. EPD personnel also provided 883 on-site technical assistance visits to water system owners and operators and responded to 418 citizen complaints.

The engineers in the DWP and EPD district offices continue to review and approve engineering plans and specifications and conduct inspections of public water systems, including those under construction, to ensure adequate technical capacity. During the period July 1, 2024, to June 30, 2025, there were over 1734 water system projects for both new and expanding public water systems reviewed and approved under EPD's regulatory authority, which includes the delegated authority. The approved projects included, but were not limited to, the design and construction of new water source facilities (intakes, wells, and purchased water connections), water treatment plants (surface water and ground water facilities), finished water storage tanks, pumping facilities, water plant sludge/waste handling and disposal facilities, and water main additions and extensions to existing water distribution systems. EPD environmental engineers also conducted inspections of public water systems, including those under construction, to help ensure these systems have adequate technical capacity.

Wellhead Protection

During State FY2025, wellhead protection plans continued to be updated for cities, counties, and water authorities when the permit to operate a public water system came up for renewal. Also, new wellhead evaluations were completed for proposed wells to identify potential sources of contamination and any deficiencies in locating the proposed source of supply. During State FY2025, 17 wellhead protection plans were updated, and 65 new wellhead evaluations were completed by EPD staff.

DWSRF-funded associates continued to support the state geologist and statewide water planning efforts by reviewing and updating drilling plans and estimates for an extensive well program proposed by the state to define critical aquifer conditions including capacity and reserves.

Another geologist in the Watershed Protection Branch identified existing wells for sampling, obtained ground water samples for analyses, evaluated ground water quality and documented results in reports. Other geologic personnel assisted the Drinking Water Program by ensuring that new water source locations comply with wellhead protection regulations.

Georgia Rural Water Association (GRWA)

During the year reporting period from July 1, 2024, to June 30, 2025, EPD used 2% and 15% set aside funds to contract with GRWA for small system technical assistance and operator training (refer to Attachments).

Under this contract, GRWA collected a total of 240 SOC samples and delivered them to the EPD Laboratory for analysis.

GRWA also conducted 2,940 on-site technical assistance visits to water system owners and operators.

Under the same contracts, GRWA also conducted a total of 12 small water system rules and regulatory training workshops to train approximately 810 small water system personnel.

As part of their technical assistance, education and outreach efforts, GRWA also offered two educational conferences in Helen, Georgia and Jekyll Island this year. A total of 2,251 water and wastewater personnel and laboratory analysts attended these important training events.

Finally, during the period from July 1, 2024 to June 30, 2025, GRWA provided a total of 120 Water Operator classes to a total of 3,967 individuals on the following topics: Class IV Operator Training, Basic Water Training, Advanced Water Training, Backflow Training, Water Distribution Training, Water Lab Training, Water Exam Review Training, Fluoride Training, Management Training and Basic and Applied Mathematics, Pumps, Safety, Confined Space Entry, O&M of Process Analyzers, and Emergency Preparedness and Response Training.

Georgia Water and Wastewater Institute (GWWI)

The Georgia Water and Wastewater Institute (GWWI) was incorporated in 1993 and today provides the majority of water and wastewater training in the State of Georgia, operating with financial assistance provided through contracts with EPD and modest tuition fees.

During the reporting period from July 1, 2024, to June 30, 2025, GWWI conducted a total of 163 courses related to water, wastewater, and/or laboratory operations and successfully trained 2,970 operators.

In the training sessions and workshops that were conducted at the annual, fall, and spring conferences during the past State FY2025, GWWI's Technical Assistance, Education and Outreach efforts reached over 3,071 water and wastewater treatment plant operators, maintenance personnel, laboratory analyst, design engineers, consultants, and other professionals concerned about Georgia water and wastewater issues. Training topics included sessions on traditional issues such as water and wastewater treatment plant operations, maintenance and design, rules and regulations, laboratory operations, security and safety, as well as timely discussions on policy issues such as drought contingency planning, wastewater re-use, and legislative policy.

Attachment 1
Sources And Uses of Funds By Quarter
Drinking Water State Revolving Fund ☐
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)	64,199.68	1,175,609.62	10,576,658.25	2,012,794.45	\$ 13,829,262.00
State Match Funds (Accrual Basis)	-	-	2,542,000.00	-	\$ 2,542,000.00
Repayments					
DWSRF Federal & State Principal Repayments	4,395,861.10	4,767,472.98	4,796,112.22	5,083,036.27	\$ 19,042,482.57
DWSRF Federal & State Interest Repayments	1,177,021.40	1,225,136.61	1,236,669.06	1,281,263.92	\$ 4,920,090.99
DWSRF Federal & State Penalties	-	428.02	418.81	100.00	\$ 946.83
Fees Collected					
Closing Fee (program income)	291,116.50	231,150.00	158,587.50	248,449.50	\$ 929,303.50
Investment Earnings (Short & Long Term)					
DWSRF Federal & State Match Fund	2,531,314.21	2,301,111.10	2,243,172.98	2,300,936.90	\$ 9,376,535.19
DWSRF State Match Fund	-	-	-	-	\$ -
Closing Fee (program)	96,752.43	87,505.40	86,264.28	88,976.94	\$ 359,499.05
Closing Fee (non-program)	3,927.18	3,526.57	3,262.10	3,323.20	\$ 14,039.05
Total Sources	\$ 8,560,192.50	\$ 9,791,940.30	\$ 21,643,145.20	\$ 11,018,881.18	\$ 51,014,159.18
Uses					
DWSRF Disbursements - Cap Grant	-	-	8,792,530.00	-	\$ 8,792,530.00
DWSRF Disbursements - State Match	-	-	2,542,000.00	-	\$ 2,542,000.00
DWSRF Disbursements - Repayments	-	-	(5,349.96)	-	\$ (5,349.96)
DWSRF Program Income	10,113.64	63,999.57	193,380.33	594,552.57	\$ 862,046.11
DWSRF Non-Program Income	40.29	40.82	40.38	41.28	\$ 162.77
DWSRF Set-aside (2%)	-	-	-	277,961.38	\$ 277,961.38
DWSRF Administration (4%)	64,199.68	324,098.15	117,182.17	-	\$ 505,480.00
DWSRF Set-aside (10% & 15%)	-	851,511.47	1,666,946.08	1,734,833.07	\$ 4,253,290.62
Total Uses	\$ 74,353.61	\$ 1,239,650.01	\$ 13,306,729.00	\$ 2,607,388.30	\$ 17,228,120.92

Attachment 2
DWSRF Repayment Accounts
Drinking Water State Revolving Fund
FY 2025
July 1, 2024 - June 30, 2025

Account	Balance*	Investment Earnings	Expected Uses of Funds
DWSRF State Revolving Repayment Fund	216,025,045.06	9,376,535.15	Project Funding
DWSRF State Match Repayment Fund	-	-	Project Funding
Closing Fee Account (Program)	8,394,013.08	359,499.05	DWSRF Activities
Closing Fee Account (Non - Program)	303,194.70	14,039.15	Water Supply Related Activities
Total	\$ 224,722,252.84	\$ 9,750,073.35	

*Balance as of 06/30/2020

Attachment 1
Sources And Uses of Funds By Quarter
Drinking Water State Revolving Fund - Supplemental
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)	15,346,344.47	8,313,190.16	3,013,770.03	15,302,060.25	\$ 41,975,364.91
State Match Funds (Accrual Basis)	-	-	2,884,662.22	9,579,937.78	\$ 12,464,600.00
Repayments					
DWSRF Federal & State Principal Repayments	-	-	-	-	\$ -
DWSRF Federal & State Interest Repayments	-	-	-	-	\$ -
DWSRF Federal & State Penalties	-	-	-	-	\$ -
Fees Collected					
Closing Fee (program income)	-	-	-	-	\$ -
Investment Earnings (Short & Long Term)					
DWSRF Federal & State Match Fund	-	-	-	-	\$ -
Closing Fee (program)	-	-	-	-	\$ -
Closing Fee (non-program)	-	-	-	-	\$ -
Total Sources	\$ 15,346,344.47	\$ 8,313,190.16	\$ 5,898,432.25	\$ 24,881,998.03	\$ 54,439,964.91
Uses					
DWSRF Disbursements - Cap Grant	15,122,875.48	6,782,036.14	1,861,752.48	10,452,230.08	\$ 34,218,894.18
DWSRF Disbursements - State Match	-	-	2,884,662.22	9,579,937.78	\$ 12,464,600.00
DWSRF Disbursements - Repayments	-	-	-	-	\$ -
DWSRF Program Income	-	-	-	-	\$ -
DWSRF Non-Program Income	-	-	-	-	\$ -
DWSRF Set-aside (2%)	-	374,800.00	-	846,438.62	\$ 1,221,238.62
DWSRF Administration (4%)	223,468.99	158,606.07	188,426.61	170,384.91	\$ 740,886.58
DWSRF Set-aside (10% & 15%)	-	997,747.95	963,590.94	3,833,006.64	\$ 5,794,345.53
Total Uses	\$ 15,346,344.47	\$ 8,313,190.16	\$ 5,898,432.25	\$ 24,881,998.03	\$ 54,439,964.91

Attachment 2
DWSRF Repayment Accounts
Drinking Water State Revolving Fund - Supplemental
FY 2025
July 1, 2024 - June 30, 2025

Account	Balance*	Investment Earnings	Expected Uses of Funds
DWSRF State Revolving Repayment Fund	-	-	Project Funding
Closing Fee Account (Program)	-	-	DWSRF Activities
Closing Fee Account (Non - Program)	-	-	Water Supply Related Activities
Total	\$ -	\$ -	

*Balance as of 06/30/2024

Attachment 3
Communities Receiving DWSRF Financial Assistance
Drinking Water State Revolving Fund
FY 2025
July 1, 2024 - June 30, 2025

Community	Project Number	Population	Zip Code	Project Type	Total Assistance Agreements	Loan Amount	Principal Forgiveness Amount	Binding Commitment Date	Projected Loan Closeout Date	Loan Interest Rate	Fees (%) Collected Outside the Principal of the Loan
Blairsville, City of*	DW2022035-L	616	30512	Additional Subsidy	\$ 700,000	\$ 350,000	\$ 350,000	8/26/2024	1/1/2026	1.76%	1.50%
Broxton, City of	DW2023041-L	1,060	31519	Additional Subsidy	\$ 1,065,000	\$ -	\$ 1,065,000	11/18/2024	12/1/2025	1.57%	1.25%
Clayton County Water Authority	DW2022033A-L	279,468	30236	Base	\$ 10,000,000	\$ 10,000,000	\$ -	8/26/2024	1/1/2029	1.90%	1.50%
Doerun, City of	DW2019003A-L	738	31744	Base	\$ 260,000	\$ 260,000	\$ -	7/23/2024	1/1/2025	1.31%	1.50%
Franklin County*	DW2023013-L	23,325	30553	Additional Subsidy	\$ 2,500,000	\$ 1,250,000	\$ 1,250,000	9/19/2024	2/1/2025	2.34%	1.50%
Hahira, City of	DW2024013-L	3,391	31632	Base	\$ 200,000	\$ 200,000	\$ -	11/22/2024	1/1/2025	2.85%	1.50%
Hart County Water and Sewer Authority	DW2023052-L	25,781	30643	Additional Subsidy	\$ 4,985,000	\$ 2,492,500	\$ 2,492,500	11/18/2024	1/1/2026	1.99%	1.50%
Jasper, City of	DW2024004-L	4,163	30143	Base	\$ 3,500,000	\$ 3,500,000	\$ -	7/16/2024	12/1/2025	2.28%	1.50%
Luthersville, City of*	DW2023051-L	776	30251	Additional Subsidy	\$ 1,500,000	\$ 150,000	\$ 1,350,000	5/1/2025	9/1/2026	2.86%	1.50%
Reidsville, City of*	DW2023015-L	2,472	30453	Additional Subsidy	\$ 1,250,000	\$ -	\$ 1,250,000	3/25/2025	7/1/2026	0.00%	1.50%
Ringgold, City of*	DW2024011-L	3,393	30736	Additional Subsidy	\$ 3,700,000	\$ 370,000	\$ 3,330,000	5/5/2025	5/1/2026	1.09%	1.50%
Sale City, City of	DW2023001-L	319	31784	Additional Subsidy	\$ 1,500,000	\$ 600,000	\$ 900,000	2/18/2025	1/1/2026	2.23%	1.50%
Social Circle, City of	DW2022032-L	5,113	30025	Base	\$ 2,100,000	\$ 2,100,000	\$ -	8/13/2024	7/1/2025	2.66%	1.25%
Stewart County Water Sewerage Authority	DW2020014-L	5,302	31815	Additional Subsidy	\$ 160,000	\$ 96,000	\$ 64,000	7/16/2024	8/1/2025	0.13%	1.00%
Sylvester, City of*	DW2024015-L	5,644	31791	Additional Subsidy	\$ 4,500,000	\$ 2,250,000	\$ 2,250,000	11/22/2024	10/1/2026	1.28%	1.50%
Winder, City of*	DW2024008-L	18,338	30680	Base	\$ 10,000,000	\$ 10,000,000	\$ -	4/1/2025	12/1/2026	2.25%	1.50%
Wrens, City of	DW2024003-L	2,217	30833	Additional Subsidy	\$ 2,313,300	\$ 231,406	\$ 2,081,894	3/19/2025	8/1/2026	1.14%	1.50%
					\$ 50,233,300.00	\$ 33,849,906.00	\$ 16,383,394.00				

*Indicates loans funded by BIL Supplemental

Attachment 4
Binding Commitments By Category, Population, and Dollar Value
Drinking Water State Revolving Fund
FY 2025
July 1, 2024 - June 30, 2025

Commitment by Category	# of Binding Commitments*	Assistance Amount (\$)	Commitment by Population Size	# of Binding Commitments	Assistance Amount (\$)
Planning and Design Only	2	\$ 356,000	Less Than 501	1	\$ 1,500,000
Construction:			501 to 3,300	6	\$ 7,088,300
Treatment	3	\$ 3,085,000	3,301 to 10,000	6	\$ 14,160,000
Transmission & Distribution	9	\$ 19,858,580	10,001 to 100,000	3	\$ 17,485,000
Source	6	\$ 14,731,589	100,001 and above	1	\$ 10,000,000
Storage	3	\$ 2,207,131	Total	17	\$ 50,233,300.00
Purchase of System	3	\$ 5,029,444			
Restructuring	1	\$ 1,000,000			
Land Acquisition	0	\$ -			
Other	1	\$ 245,000			

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

Attachment 5
Disbursement of DWSRF Funds By Quarter
Drinking Water State Revolving Fund
Cash Basis
FY 2025
July 1, 2024 - June 30, 2025

Community	Project Number	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Total
		7/2024 - 9/2024	10/2024 - 12/2024	1/2025- 3/2025	4/2025 - 6/2025	
Ashburn, City of	DW2020005-L	\$ 288,328	\$ -	\$ 32,892	\$ 79,934	\$401,154.19
Blakely, City of	DW2022003-L	\$ 152,278	\$ -	\$ -	\$ 190,826	\$343,103.84
Blue Ridge, City of	DW2023031-L	\$ 17,513	\$ -	\$ -	\$ 10,508	\$28,020.00
Blue Ridge, City of	DW2023032-L	\$ 10,000	\$ -	\$ -	\$ 22,000	\$32,000.00
Bowdon, City of	DW2022013-L	\$ 86,740	\$ -	\$ 456,270	\$ 703,826	\$1,246,836.05
Broxton, City of	DW2023041-L	\$ -	\$ -	\$ 19,900	\$ 421,438	\$441,337.50
Carroll County Water Authority	DW2019024-L	\$ 31,833	\$ -	\$ -	\$ 3,736,110	\$3,767,942.65
Carrollton, City of	DW2020042-L	\$ -	\$ -	\$ 616,341	\$ -	\$616,340.78
Clayton County Water Authority	DW2022033-L	\$ -	\$ -	\$ -	\$ 2,315,707	\$2,315,706.91
Clayton County Water Authority	DW2023037-L	\$ 150,820	\$ -	\$ -	\$ -	\$150,820.40
Columbus Water Works	DW2020030-L	\$ 1,742,947	\$ 348,508	\$ 944,308	\$ 2,705,222	\$5,740,984.97
Coosa Water Authority	DW2018016-L	\$ 11,306	\$ 56,271	\$ 65,074	\$ 83,830	\$216,480.10
Coweta County Water and Sewerage Authority	DW2022030-L	\$ 110,497	\$ 162,078	\$ 219,556	\$ 194,449	\$686,580.09
Culloden, City of	DW2020016-L	\$ 11,766	\$ -	\$ -	\$ 306,593	\$318,358.80
Cumming, City of	DW2021018-L	\$ 47,471	\$ -	\$ 236,583	\$ 233,065	\$517,118.63
Cumming, City of	DW2022025-L	\$ 157,500	\$ 66,750	\$ 92,746	\$ -	\$316,996.00
Cumming, City of	DW2023006-L	\$ 200,713	\$ 141,566	\$ 567,491	\$ 971,806	\$1,881,575.38
Dade County Water and Sewer Authority	DW2020035-L	\$ -	\$ -	\$ 499,312	\$ -	\$499,311.60
Dawson, City of	DW2021019-L	\$ -	\$ 15,000	\$ -	\$ -	\$15,000.00
DeKalb County	DW2020036-L	\$ 850,862	\$ -	\$ -	\$ -	\$850,861.89
Doerun, City of	DW2019003A-L	\$ 53,454	\$ -	\$ 206,546	\$ -	\$260,000.00
Doerun, City of	DW2019003-L	\$ -	\$ -	\$ 5,027	\$ -	\$5,027.00
Douglas, City of	DW2022009-L	\$ -	\$ -	\$ -	\$ 108,754	\$108,753.50
East Point, City of	DW2021001-L	\$ -	\$ -	\$ -	\$ 592,373	\$592,373.08
Eastman, City of	DW2021004-L	\$ -	\$ 175,539	\$ -	\$ -	\$175,539.24
Elberton, City of	DW2023044-L	\$ -	\$ -	\$ -	\$ 123,474	\$123,473.54
Fargo, City of	DW2021021-L	\$ 11,550	\$ -	\$ -	\$ 10,925	\$22,475.00
Forsyth County	DW2020029-L	\$ -	\$ -	\$ 2,556,780	\$ -	\$2,556,779.74
Franklin County	DW2023013-L	\$ -	\$ -	\$ 126,194	\$ -	\$126,194.04
Gainesville, City of	DW2020032-L	\$ 481,171	\$ 393,283	\$ 2,229,284	\$ 2,364,248	\$5,467,986.89
Hahira, City of	DW2024013-L	\$ -	\$ -	\$ 97,250	\$ -	\$97,250.00
Harris County	DW2022023-L	\$ -	\$ -	\$ 1,257,129	\$ 325,506	\$1,582,634.70
Hart County Water and Sewer Authority	DW2023052-L	\$ -	\$ -	\$ -	\$ 2,800	\$2,800.00

Community	Project Number	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Total
		7/2024 - 9/2024	10/2024 - 12/2024	1/2025 - 3/2025	4/2025 - 6/2025	
Hiawassee, City of	DW15030A-L	\$ 26,202	\$ -	\$ -	\$ 174,574	\$200,775.27
Hogansville, City of	DW2020028-L	\$ 322,492	\$ 213,646	\$ -	\$ 121,242	\$657,379.60
Jasper, City of	DW2024004-L	\$ -	\$ -	\$ 79,200	\$ -	\$79,200.00
LaFayette, City of	DW2019025A-L	\$ 144,285	\$ -	\$ -	\$ 21,409	\$165,694.00
LaFayette, City of	DW2019025-L	\$ 19,964	\$ -	\$ -	\$ -	\$19,963.94
Lumpkin, City of	DW2022019-L	\$ 353,859	\$ -	\$ -	\$ -	\$353,859.00
McCaysville, City of	DW2021003-L	\$ -	\$ -	\$ -	\$ 187,836	\$187,835.63
McDonough, City of	DW2021022-L	\$ 3,205,877	\$ 980,311	\$ 1,214,820	\$ -	\$5,401,007.81
McRae-Helena, City of	DW2016018-L	\$ 40,216	\$ -	\$ -	\$ -	\$40,216.10
Meansville, City of	DW2020012-L	\$ -	\$ -	\$ 219,828	\$ 76,107	\$295,935.76
Monroe, City of	DW2021017-L	\$ -	\$ -	\$ -	\$ 144,994	\$144,994.45
Montezuma, City of	DW2019013-L	\$ 27,556	\$ -	\$ -	\$ -	\$27,555.76
Newton County	DW2017023-L	\$ 88,333	\$ -	\$ -	\$ -	\$88,333.10
Rabun County Water and Sewer Authority	DW2022031-L	\$ -	\$ 239,684	\$ 725,942	\$ 652,300	\$1,617,926.26
Reidsville, City of	DW2023015-L	\$ -	\$ -	\$ -	\$ 35,700	\$35,700.00
Royston, City of	DW2023010-L	\$ 3,688	\$ -	\$ 60,372	\$ -	\$64,060.24
Shellman, City of	DW2023009-L	\$ 218,899	\$ -	\$ -	\$ 18,411	\$237,310.00
Social Circle, City of	DW2022032-L	\$ -	\$ 131,490	\$ -	\$ 651,744	\$783,233.42
Sparta, City of	DW2023034-L	\$ -	\$ 20,000	\$ -	\$ -	\$20,000.00
Stewart County WSA	DW2020014-L	\$ -	\$ 6,900	\$ 152,544	\$ -	\$159,444.00
Summerville, City of	DW2023036-L	\$ -	\$ 782,758	\$ 151,603	\$ 432,035	\$1,366,395.46
Swainsboro, City of	DW2020008-L	\$ -	\$ -	\$ 697,164	\$ 477,830	\$1,174,994.11
Sylvania, City of	DW2021008-L	\$ 31,075	\$ 70,305	\$ -	\$ 47,098	\$148,478.83
Talbot County Board of Commissioners	DW2018012-L	\$ 3,154	\$ -	\$ -	\$ -	\$3,153.91
Talbot County Board of Commissioners	DW2022036-L	\$ 710	\$ -	\$ 669,834	\$ -	\$670,543.52
Thomson, City of	DW2017008-L	\$ 13,838	\$ 152,129	\$ 408,171	\$ 448,973	\$1,023,111.37
Toccoa, City of	DW2023033-L	\$ 8,756	\$ 17,411	\$ 2,356	\$ 259,297	\$287,820.60
Unified Government of Georgetown-Quitman County	DW2022017-L	\$ -	\$ 516,059	\$ 139,530	\$ -	\$655,588.31
Villa Rica, City of	DW2020024-L	\$ -	\$ 20,035	\$ -	\$ 148,299	\$168,333.73
Walker County Water and Sewerage Authority	DW2019026A-L	\$ 4,983,881	\$ 2,272,314	\$ 1,330,898	\$ 178,893	\$8,765,985.47
Winder, City of	DW2023028-L	\$ 1,606,323	\$ -	\$ -	\$ -	\$1,606,323.41
	Total	\$15,515,853.82	\$6,782,036.14	\$16,080,944.70	\$19,580,134.91	\$57,958,969.57

Attachment 6
Comparison of Projected Versus Actual Disbursements □
Drinking Water State Revolving Fund □
FY 2025
July 1, 2024 - June 30, 2025

Projected Disbursements	Quarter 1 7/2024 - 9/2024	Quarter 2 10/2024 - 12/2024	Quarter 3 1/2025 - 3/2025	Quarter 4 4/2025 - 6/2025	Total
Projected FY 2025 DW Disbursements from 2023 IUP	\$10,256,367.00	\$12,014,701.00	\$9,814,701.00	\$8,983,365.00	\$ 41,069,134.00
Projected FY 2025 DW Disbursements from 2024 IUP	\$5,580,275.00	\$1,910,000.00	\$7,796,942.00	\$8,135,000.00	\$ 23,422,217.00
Total Projected Disbursements for FY 2025	\$ 15,836,642.00	\$ 13,924,701.00	\$ 17,611,643.00	\$ 9,620,554.00	\$ 64,491,351.00
Actual FY 2025 DWSRF Disbursements	\$ 15,515,853.82	\$ 6,782,036.14	\$ 16,080,944.70	\$ 19,580,134.91	\$ 57,958,969.57
Percent Disbursed of Projected	98%	49%	91%	204%	90%

Attachment 7
 Projects Closed
 Drinking Water State Revolving Fund
 FY 2025
 July 1, 2024 - June 30, 2025

Community	Project Number	DWSRF Assistance Amount	Assistance Amount Used	Percentage Used	Loan Execution Date	Final Close Date	Loan Interest Rate
Ashburn, City of	DW2020005-L	\$ 1,122,000	\$ 1,122,000	100.0%	6/28/2021	6/1/2025	0.13%
Carrollton, City of	DW2020042-L	\$ 15,000,000	\$ 15,000,000	100.0%	12/13/2021	5/1/2025	0.13%
Cochran, City of	DW15019-L	\$ 2,572,500	\$ 2,487,286	96.7%	2/19/2016	7/1/2024	1.31%
DeKalb County	DW2020036-L	\$ 25,000,000	\$ 24,532,033	98.1%	12/9/2020	10/1/2024	1.67%
Doerun ,City of	DW2019003-L	\$ 760,000	\$ 760,000	100.0%	10/22/2019	4/1/2025	1.57%
Doerun, City of	DW2019003A-L	\$ 260,000	\$ 260,000	100.0%	7/23/2024	4/1/2025	1.31%
Eastman, City of	DW2021004-L	\$ 1,285,000	\$ 1,267,284	98.6%	9/16/2022	1/1/2025	0.07%
Forsyth County	DW2020029-L	\$ 19,610,000	\$ 17,995,009	91.8%	1/12/2021	4/1/2025	0.57%
Hazlehurst, City of	DW2017034-L	\$ 2,106,000	\$ 1,684,194	80.0%	4/14/2020	4/1/2025	1.94%
Hogansville, City of	DW2020028-L	\$ 2,934,000	\$ 2,809,815	95.8%	12/20/2022	6/1/2025	1.13%
LaFayette, City of	DW2019025-L	\$ 5,060,000	\$ 5,060,000	100.0%	6/25/2020	9/1/2024	1.94%
McRae-Helena, City of	DW2016018-L	\$ 2,326,000	\$ 2,171,496	93.4%	10/26/2017	8/1/2024	1.34%
Meansville, City of	DW2020012-L	\$ 1,400,000	\$ 1,382,677	98.8%	3/11/2022	5/1/2025	0.86%
Montezuma, City of	DW2019013-L	\$ 1,265,000	\$ 1,046,388	82.7%	12/10/2019	9/1/2024	0.57%
Stewart County WSA	DW2020014-L	\$ 160,000	\$ 159,444	99.7%	7/16/2024	4/1/2025	0.31%
	Total	\$80,860,500.00	\$77,737,627.35	96.1%			

Attachment 8
Administrative & Set-Aside Expenses By Category □
Drinking Water State Revolving Fund □
FY 2025
July 1, 2024 - June 30, 2025

Set-aside Category	SRF Amount Expended
2% Small System Tech Assistance Setaside	
Technical Assistance Contracts	277,961.38
Subtotal	\$ 277,961.38
4% Administrative Funds Setaside	
Personnel	30,886.09
Fringe Benefits	14,428.04
Travel	11,030.70
Contractual	258,570.19
Operating Expenses	40,621.95
Indirect Costs	38,517.01
Shared Services	111,426.02
Subtotal	\$ 505,480.00
10% State Program Management Setaside	
Capacity Development Strategy	425,592.00
EPD Crypto Strategy	629,987.00
Information Management Pilot Project	224,789.83
Source Water Assessment/Petition	53,590.59
Water Conservation	29,228.73
Subtotal	\$ 1,363,188.15
15% Local Assistance & Other State Programs Setaside	
Capacity Development Strategy	1,599,121.49
Wellhead Protection	1,290,980.98
Subtotal	\$ 2,890,102.47
Total	\$ 5,036,732.00

Attachment 8
Administrative & Set-Aside Expenses By Category □
Drinking Water State Revolving Fund - Supplemental
FY 2025
July 1, 2024 - June 30, 2025

Set-aside Category	SRF Amount Expended
2% Small System Tech Assistance Setaside	
Technical Assistance Contracts	1,221,238.62
Subtotal	\$ 1,221,238.62
4% Administrative Funds Setaside	
Personnel	203,209.67
Fringe Benefits	120,911.88
Travel	16.75
Contractual	12,613.57
Operating Expenses	17,004.95
Indirect Costs	275,503.32
Shared Services	111,626.44
Subtotal	\$ 740,886.58
10% State Program Management Setaside	
Capacity Development Strategy	1,717,346.82
EPD Crypto Strategy	1,251,721.25
Information Management Pilot Project	791,698.96
Source Water Assessment/Petition	102,443.49
Water Conservation	87,850.01
Subtotal	\$ 3,951,060.53
15% Local Assistance & Other State Programs Setaside	
Wellhead Protection	485,000.00
Capacity Development Strategy	1,358,285.00
Subtotal	\$ 1,843,285.00
Total	\$ 7,756,470.73

Attachment 9
DBE Utilization
Drinking Water State Revolving Fund
October 1, 2023 - September 30, 2024*

Semi-Annual Dates	Summaries		
	MBE (\$)	WBE (\$)	TOTAL (\$)
October 1, 2023 - September 30, 2024	203,623.50	79,944.40	\$ 283,567.90
TOTAL	\$ 203,623.50	\$ 79,944.40	\$ 283,567.90
PERCENTAGE GOAL	4.00%	4.00%	8.00%
PERCENTAGE ACTUAL**	0.28%	0.11%	0.39%

*DBE information is provided on an annual basis to EPA

**Percentage Actual is calculated by dividing the DBE funds disbursed by the total DWSRF funds disbursed in the same period

Attachment 10
DWSRF Capitalization Grants Available & Spent
Drinking Water State Revolving Fund
As of June 30, 2025

Capitalization Grant	Project Funds	2% Set-aside	4% Set-aside	10% Set-aside	15% Set-aside	Total Funds
2024 Funds Available	8,830,530.00	252,740.00	505,480.00	1,263,700.00	1,895,550.00	12,748,000.00
2024 Funds Spent	8,792,530.00	10,181.38	505,480.00	24,288.15	-	9,332,479.53
% of Funds Spent	99.57%	4.03%	100.00%	1.92%	0.00%	73.21%
2023 Funds Available	9,238,410.00	267,780.00	535,560.00	1,338,900.00	2,008,350.00	13,389,000.00
2023 Funds Spent	9,238,410.00	267,780.00	535,560.00	1,338,900.00	1,413,686.15	12,794,336.15
% of Funds Spent	100.00%	100.00%	100.00%	100.00%	70.39%	95.56%
2022 Funds Available	11,393,970.00	330,260.00	660,520.00	1,651,300.00	2,476,950.00	16,513,000.00
2022 Funds Spent	11,393,970.00	330,260.00	660,520.00	1,651,300.00	2,476,950.00	16,513,000.00
% of Funds Spent	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Total Funds Available	\$ 29,462,910.00	\$ 850,780.00	\$ 1,701,560.00	\$ 4,253,900.00	\$ 6,380,850.00	\$ 42,650,000.00
Total Funds Spent	\$ 29,424,910.00	\$ 608,221.38	\$ 1,701,560.00	\$ 3,014,488.15	\$ 3,890,636.15	\$ 38,639,815.68
Total % of Funds Spent	99.87%	71.49%	100.00%	70.86%	60.97%	90.60%

Attachment 10
DWSRF Capitalization Grants Available & Spent
Drinking Water State Revolving Fund - Supplemental
As of June 30, 2025

Capitalization Grant	Project Funds	2% Set-aside	4% Set-aside	10% Set-aside	15% Set-aside	Total Funds
2024 Funds Available	53,571,304.00	1,246,460.00	1,542,899.00	3,253,838.00	2,708,499.00	62,323,000.00
2024 Funds Spent	10,452,230.08	-	-	-	-	10,452,230.08
% of Funds Spent	19.51%	0.00%	0.00%	0.00%	0.00%	16.77%
2023 Funds Available	49,834,634.00	1,141,800.00	850,000.00	2,871,835.00	2,391,731.00	57,090,000.00
2023 Funds Spent	49,834,634.00	1,141,800.00	-	2,871,835.00	-	53,848,269.00
% of Funds Spent	100.00%	100.00%	0.00%	100.00%	0.00%	94.32%
2022 Funds Available	36,193,486.00	848,000.00	1,696,000.00	1,819,229.00	1,843,285.00	42,400,000.00
2022 Funds Spent	36,193,486.00	848,000.00	993,341.81	1,819,229.00	1,843,285.00	41,697,341.81
% of Funds Spent	100.00%	100.00%	58.57%	100.00%	100.00%	98.34%
Total Funds Available	\$ 139,599,424.00	\$ 3,236,260.00	\$ 4,088,899.00	\$ 7,944,902.00	\$ 6,943,515.00	\$ 161,813,000.00
Total Funds Spent	\$ 96,480,350.08	\$ 1,989,800.00	\$ 993,341.81	\$ 4,691,064.00	\$ 1,843,285.00	\$ 105,997,840.89
Total % of Funds Spent	69.11%	61.48%	24.29%	59.04%	26.55%	65.51%