

**State of Georgia
Clean Water State Revolving Loan Program
State Fiscal Year 2020 Annual Report**



**Prepared by the
Georgia Environmental Finance Authority
for the
U.S. Environmental Protection Agency, Region IV
September 30, 2020**

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.

**Clean Water State Revolving Fund Annual Report
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State of Georgia Clean Water State Revolving Fund Program State Fiscal Year 2020 Annual Report

Introduction

The Clean Water State Revolving Fund (CWSRF) provides assistance to wastewater and nonpoint source projects that improve water quality in Georgia as identified in the amended Clean Water Act of 1972. A range of water quality and wastewater treatment projects are covered by the program, including:

- Stormwater and flood control projects,
- Projects for the construction or expansion of wastewater treatment facilities and installation of sewer lines and sewer rehabilitation,
- Projects that support the state's nonpoint source management plan, and
- Projects that reduce energy costs, such as solar, wind, and biogas projects.

As required by the Code of Federal Regulations, Title 40, Part 35, Subpart K, Section 35.3165; Section 606, Paragraph (d) of the Clean Water Act; and Chapter 6 of the CWSRF Management Manual of December 1988, the Georgia Environmental Finance Authority (GEFA) submits this annual report for the state fiscal year ending June 30, 2020 (FY2020). This report provides detailed information concerning the management and fiscal integrity of the program, changes to the program, and updates to the program's goals and objectives relating to the 2019 Intended Use Plan (IUP).

GEFA was created by the Georgia General Assembly in 1986 as the successor agency to the Georgia Development Authority Environmental Facilities Program. GEFA assists 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. The Georgia Environmental Protection Division (EPD) provides certain professional services for the CWSRF. These services include:

- 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); and
- Assistance with the National Information Management System (NIMS); and
- The Clean Water Benefits Reporting (CBR) database.

Executive Summary

In June 2019, GEFA submitted an IUP and application for the 2019 CWSRF grant. The 2019 grant was awarded on August 27, 2019, for \$26,865,000. In July 2020, the 2020 grant application and IUP were submitted to the U.S. Environmental Protection Agency (EPA) for \$26,869,000 and was awarded on September 14, 2020. Funds awarded by EPA to Georgia's CWSRF as of June 30, 2020, total \$844,797,061, including \$24,672,170 net transfers from the Drinking Water State Revolving Fund (DWSRF). There were no net transfers from DWSRF for state FY2020. Georgia's required state match totals \$152,092,062.

Attachment 1 shows the total sources of funds by quarter during state FY2020 including federal grant funds, state match contributions, repayments from direct federal loans, and interest earnings generated from these accounts. Attachment 1 also shows the closing fees collected by quarter identified as Program Income and Non-Program Income. Georgia reports the collection of Program Income and Non-Program Income separately in accordance with the EPA Fee Guidance released

in October 2005. Attachment 1 also shows the uses of funds by quarter. Attachment 2 shows the balances within these accounts as of June 30, 2020.

The CWSRF executed 15 new loans and 5 increases to existing loans in state FY2020 for a total of \$94,761,000. This total assistance includes \$2,460,000 in principal forgiveness and \$29,199,550 in loans that met the qualifications for the Green Project Reserve. These executions and increases can be found in Attachment 3. Attachment 4 shows information for these 15 projects in the NIMS format. Lastly, GEFA and EPD collectively entered all necessary information into the Clean Water Benefits Reporting database for all projects funded through state FY2020.

All new loan commitments were made to qualified local governments or water and sewer authorities according to the requirements of the Georgia Department of Community Affairs, which includes a verified Service Delivery Strategy. Additionally, all loan recipients have the technical, managerial, and financial capability to operate a sewer system. Each project was reviewed in accordance with the EPA-approved State Environmental Review Process (SERP) and was issued a NONSI or a CE.

Additional Subsidization Projects

Brunswick-Glynn County Joint Water and Sewer Commission (CW2019008)

On June 12, 2020, Brunswick-Glynn Joint Water and Sewer Commission signed a \$15,000,000 assistance agreement, including \$750,000 in principal forgiveness. This project includes rehabilitating the Academy Creek and Dunbar Creek Wastewater Treatment Plants and the sewer collection system. As of the end of state FY2020, no funds were drawn.

Fairmount (CW2018015)

On October 9, 2019, Fairmount signed a \$600,000 assistance agreement, including \$210,000 in principal forgiveness. This project includes extending gravity sewer lines. As of the end of state FY2020, Fairmount has drawn \$6,000.

Hinesville (CW2019022)

On January 3, 2019, Douglas signed a \$2,626,000 assistance agreement, including \$550,000 in principal forgiveness. This project includes rehabilitating the JV Road Water Reclamation Facility. As of the end of state FY2020, no funds were drawn.

Lavonia (CW2019012)

On February 5, 2020, Lavonia signed a \$2,206,000 assistance agreement, including \$750,000 in principal forgiveness. This project includes replacing aging and leaking components of the sewerage collection system and providing upgrades to the wastewater treatment facility. As of the end of state FY2020, no funds were drawn.

Louisville (CW2019004)

On October 15, 2019, Louisville signed a \$500,000 assistance agreement, including \$200,000 in principal forgiveness. This project includes rehabilitating two pump stations, installing a bar screen at the main pump station, and installing process control instrumentation at the WPCP. As of the end of state FY2020, Louisville has drawn \$26,960.43.

Green Projects

Ball Ground (LC2019003)

On July 12, 2019 Ball Ground signed a \$425,000 assistance agreement. The project includes the acquisition of the approximately 50-acre Roberts Lake property in Cherokee County to protect waterways and provide passive greenspace for residents of the city. As of the end of state FY2020, Ball Ground has drawn down \$425,000.

Clayton County Water Authority (CW2020014)

On June 22, 2020, the Clayton County Water Authority signed a \$25,000,000 assistance agreement. This project includes the rehabilitation of the Flint River outfall, Jesters Creek outfall and Riverdale outfall. As of the end of state FY2020, no funds were drawn.

Fayetteville (CW20189014)

On October 1, 2019, Fayetteville signed a \$19,474,000 assistance agreement. This project includes the rehabilitation of the Whitewater Creek Water Pollution Control Plant. As of the end of state FY2020, Fayetteville has drawn \$6,802,750.09.

Fitzgerald Water Light and Bond Commission (CW2019011)

On July 10, 2020, the Fitzgerald Water Light and Bond Commission signed a \$2,321,000 assistance agreement. This project includes the rehabilitation of 20,000 linear feet of gravity sewer. As of the end of state FY2020, Fitzgerald WLBC has drawn \$638,879.40.

Tybee Island (CW2019016)

On February 13, 2020, Tybee Island signed a \$500,000 assistance agreement. This project includes the construction of a 150-kW solar photovoltaic system adjacent to the wastewater treatment plant. As of the end of state FY2020, no funds were drawn.

Unified Government of Athens-Clarke County (LC2019002)

On June 12, 2020, the Unified Government of Athens-Clarke County signed a \$900,000 assistance agreement. The project includes the acquisition of the approximately 71-acre Rock and Shoals property in Clarke County to protect waterways and provide passive greenspace for residents of the county. As of the end of state FY2020, no funds were drawn.

Base CWSRF Projects

Banks County Board of Commissioners (CW2019015)

On February 28, 2020, Banks County Board of Commissioners signed a \$5,000,000 assistance agreement. The project includes the rehabilitation of an existing lift station, the installation of gravity sewer, force main, lift stations, existing lift station rehabilitation. As of the end of state FY2020, no funds were drawn.

Blairsville (CW2017018)

On June 8, 2020, Blairsville signed a \$160,000 increase to the existing \$800,000 assistance agreement entered on January 14, 2019. This project consists of the installation of a grit removal system at the headworks of the wastewater treatment facility. As of the end of state FY2020, Blairsville has drawn \$260,532.17.

Braselton (CW2019021)

On March 16, 2020, Braselton signed a \$580,000 assistance agreement. This project includes stormwater and road improvements on Harrison Street. As of the end of state FY2020, no funds have been drawn.

Chatsworth Water Works Commission (CW2016010)

On June 16, 2020, Chatsworth Water Works Commission signed a \$5,900,000 increase to the existing \$6,100,000 assistance agreement entered on March 23, 2018. This project will construct a new wastewater treatment plant. As of the end of state FY2020, Chatsworth Water Works Commission has drawn \$561,257.16.

Dallas (CW2018009)

On February 18, 2020, Dallas signed a \$2,640,000 increase to the existing \$14,480,000 assistance agreement entered on January 23, 2019. This project will upgrade the Pumpkinvine WPCP to 3.0 MGD. As of the end of state FY2020, Dallas has drawn \$10,272,298.90.

Griffin (CW2019017)

On September 20, 2019, Griffin signed a \$4,000,000 assistance agreement. The project will rehabilitate the city's stormwater conveyance system. As of the end of state FY2020, Griffin has drawn \$218,850.

Jesup (CW2016029)

On April 28, 2020, Jesup signed a \$84,000 increase to the existing \$1,710,000 assistance agreement entered on December 21, 2016. This project will construct a 600-kW solar photovoltaic system adjacent to the wastewater treatment plant. As of the end of state FY2020, Jesup has drawn \$1,515,789.69.

Pooler (CW2019013)

On October 8, 2019, Pooler signed a \$5,500,000 assistance agreement. This project will install forcemain, and sewage pumps at the Benton Lift Station and Towne Lake Lift Station. As of the end of state FY2020, Pooler has drawn \$1,215,973.10.

Sandersville (CW2018014)

On January 8, 2020, Sandersville signed a \$1,345,000 increase to the existing \$6,414,000 assistance agreement entered on November 1, 2018. This project includes rehabilitation of sewers, construction of sewer infrastructure. As of the end of state FY2020, Sandersville has drawn \$1,460,578.73.

Meeting Intended Use Plan (IUP) Goals and Objectives

The 2019 CWSRF IUP listed four goals for the program.

1. Long-term Program Goal: Explore the viability of regionalization and/or consolidation of systems to take advantage of economies of scale and to address the technical, managerial, and financial capacity issues experienced by disadvantaged communities.

Status: In 2019, GEFA contracted with Wood Environment and Infrastructure Solutions, Inc. to conduct an analysis of water supply sources throughout Georgia. The mission of this study is to identify regional projects that are critical for sustaining Georgia communities' current and future water demands. Although this study does not directly focus on the needs of disadvantaged communities, GEFA does plan to use this study as a baseline for developing funding incentives for regional water supply projects. These incentives will make it possible to fund projects that may not currently be financially-feasible because the communities are experiencing technical, managerial, and financial capacity issues.

2. Long-term Program Goal: Coordinate activities with other state and federal agencies to enhance borrowers' understanding of the range of funding options. Seek opportunities to leverage funds so that borrowers can benefit from the maximum level of public assistance available.

Status: Georgia has an organization called the Georgia Funders' Forum that convenes quarterly to discuss updates to funding programs. Some of the funding agencies/programs represented are United States Department of Agriculture (USDA), Department of Community Affairs (DCA), Georgia Emergency Management Agency (GEMA), Community Development Block Grant (CDBG), Appalachian Regional Commission (ARC), and GEFA. The funders learn from each other, but they also benefit from guests who speak on topics selected by the funders themselves. Together we discover how to create more efficient and effective ways to distribute limited dollars for

water projects in Georgia.

3. Long-term Program Goal: Maintain and improve database management systems that integrate Clean Water project data with program management data.

Status: GEFA is putting together a request for qualifications (RFQ) to select a database management system. Once selected, the consultant will gather data from the water resources and fiscal divisions to build the database to meet our needs. The goal is to automate most of the tasks and allow the borrowers to enter and view the information in real time.

4. Long-term Program Goal: GEFA will continue to administer the CWSRF in a fiscally responsible manner that will ensure it's revolving nature in perpetuity.

Status: GEFA contracted with Kirkwood Kelly Consulting to create a cash flow model to maximize lending. Cash flow models are essential tools for effective SRF fund management to establish sustainable funding levels and to ensure cash balances remain at a reasonable level. The consulting firm is using disbursements data to identify trends across different project types and sizes.

5. Short-term Program Goal: Improve SRF outreach and training to borrowers, project administrators, Area Development Districts, and engineers.

Status: GEFA is working with Northbridge on a survey that will be sent out to municipalities and consultants. This survey will help identify areas where GEFA may need to approve upon such as specific outreach and training. There was also training scheduled for the first quarter of 2020 to help with rate setting, but they were postponed until October 2020 due to COVID-19. GEFA regularly presents and has a booth at numerous conferences throughout the year. In person conferences have been either canceled or changed to virtual due to COVID-19. The virtual conferences have limited number of speakers.

6. Short-term Program Goal: Coordinate with the Georgia Environmental Protection Division to identify and reach out to communities with ongoing compliance issues.

Status: GEFA has quarterly coordination meetings/calls with EPD to discuss our programs and potential funding opportunities for those systems that have notice of violations (NOVs) or consent orders.

Program Administration (4 Percent)

GEFA used repayment dollars and program income for administrative purposes. Attachment 5 shows expenditures associated with program administration broken down by object category.

CWSRF Non-Program Income

In state FY2020, GEFA spent \$1,053.77 in CWSRF Non-Program Income to support the state's water quality monitoring, testing, and standards development. Attachment 5 shows how non-program income was 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, 2019, are 4 percent for Minority Business Enterprises (MBE) and 4 percent for Women Business Enterprises (WBE). A summary of DBE utilization is in Attachment 6. The data provided in Attachment 6 is for the reporting period of October 1, 2018, through September 30, 2019, representing the most recent full fiscal year of data.

GEFA has made 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 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 Loan Disbursements

The CWSRF disbursed funds to 69 active projects during state FY2020. Attachment 7 shows the projects that received funds by quarter in state FY2020. The CWSRF disbursed a total of \$87,920,083.62 in state FY2020. Attachment 8 compares the projected disbursement schedules indicated within the 2018 and 2019 IUPs for state FY2020 against the actual disbursements made in state FY2020. The CWSRF disbursed 390 percent of projected disbursements in state FY2020.

CWSRF State Match

Under the provisions of the FWPCA Section 602(b)(2), the state is required to deposit an amount equal to 20 percent of the total capitalization grant into the CWSRF. During state FY2020, projects that received federal capitalization grant dollars used a cash draw ratio of 83.33 percent federal dollars and 16.67 percent state match dollars. GEFA received general obligation bond funds from the state to match the CWSRF program at 20 percent. These bond funds will be deposited into the same CWSRF fund as grant payments are made. Attachment 1 shows the amount of state match funds provided during state FY2020 by quarter.

CWSRF Loan Repayment

Twenty-three CWSRF projects closed during state FY2020 (Attachment 9). The total dollar value awarded to these projects equaled \$53,197,600 of which \$41,073,075.44, or 77.21 percent, was disbursed. The total amount of repayments credited to the CWSRF during state FY2020 from all sources was \$87,506,545.43 and can be found within Attachment 1 (total of federal and state-match repayments). These sources of repayment include principal and interest payments and any late fees or loan continuation fees paid. To maintain the revolving nature of the CWSRF, all repayments including the principal, interest, and fees are credited to the CWSRF. Attachment 1 also shows that \$1,024,440.66 in closing fees were collected during the state fiscal year.

Water Resources Reform and Development Act (WRRDA) Implementation

WRRDA requires the competitive procurement of architectural and engineering (A&E) services for projects receiving CWSRF assistance. When the 2020 capitalization grant is awarded, GEFA will submit Clayton County Water Authority with a loan amount of \$25,000,000 and city of Fayetteville with a loan amount of \$19,474,000 to meet the equivalency

requirement. The A&E services for Clayton County Water Authority were completed in-house and did not require competitive procurement.

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 GEFA's FY2020 unaudited financial data is provided under separate cover.

Attachment 1
Sources and Uses of Funds by Quarter
Clean Water State Revolving Fund
FY 2020
July 1, 2019 - June 30, 2020

	Quarter 1 7/2019 - 9/2019	Quarter 2 10/2019 - 12/2019	Quarter 3 1/2020 - 3/2020	Quarter 4 4/2020 - 6/2020	Total
Sources					
Direct Capitalization Grant Funds (Accrual Basis)	1,805,833.52	11,837,593.02	11,572,567.22	1,649,006.24	\$ 26,865,000.00
State Match Funds (Accrual Basis)	361,253.39	2,368,086.81	2,315,068.95	329,880.40	\$ 5,374,289.55
Repayments Collected (Cash Basis)					\$ -
CWSRF Federal & State Principal Repayments	14,887,337.85	27,477,691.42	14,257,915.41	12,826,688.92	\$ 69,449,633.60
CWSRF Federal & State Interest Repayments	4,578,730.12	4,507,120.19	4,475,437.65	4,495,623.87	\$ 18,056,911.83
Fees Collected (Cash Basis)					\$ -
Closing fee payments (program)	604,549.97	300,740.00	11,246.28	107,904.41	\$ 1,024,440.66
Closing fee payments (non-program)	-	-	-	-	\$ -
Investment Earnings (Short & Long-term)					\$ -
CWSRF Federal Repayment Fund	2,558,805.12	2,177,918.53	1,898,227.85	627,287.48	\$ 7,262,238.98
CWSRF State-Match Repayment Fund	832,651.49	714,760.27	603,587.60	197,249.14	\$ 2,348,248.50
Closing fee payments (program)	115,977.49	98,778.01	83,290.46	27,774.94	\$ 325,820.90
Closing fee payments (non-program)	11,964.80	9,439.99	7,877.78	2,986.26	\$ 32,268.83
Total Sources	\$ 25,757,103.75	\$ 49,492,128.24	\$ 35,225,219.20	\$ 20,264,401.66	\$ 130,738,852.85
Uses					
CWSRF Disbursements - Cap Grant (Accrual Basis)	1,805,833.52	11,837,593.02	11,572,567.22	1,649,006.24	\$ 26,865,000.00
CWSRF Disbursements - State Match (Accrual Basis)	361,253.39	2,368,086.81	2,315,068.95	329,880.40	\$ 5,374,289.55
CWSRF Disbursements - Repayments (Accrual Basis)	16,039,182.97	5,297,336.44	9,391,981.28	24,952,293.38	\$ 55,680,794.07
CWSRF Administration (4%)	-	-	-	-	\$ -
CWSRF Administration (Repayments)	267,737.86	166,812.68	261,094.67	378,954.79	\$ 1,074,600.00
CWSRF Program Income	19,425.26	13,935.58	33,091.72	237,770.41	\$ 304,222.97
CWSRF Non-Program Income	263.13	264.48	262.70	263.46	\$ 1,053.77
Total Uses	\$ 18,493,696.13	\$ 19,684,029.01	\$ 23,574,066.54	\$ 27,548,168.68	\$ 89,299,960.36

Attachment 2
CWSRF Repayment Accounts
Clean Water State Revolving Fund
FY 2020
July 1, 2020 - June 30, 2020

Account	Balance*	Investment Earnings	Expected Uses of Funds
CWSRF Federal Repayment Fund	463,113,530.90	7,262,238.98	Project Funding
CWSRF State-Match Repayment Fund	150,158,634.71	2,348,248.50	Project Funding
CWSRF Closing Fee (Program Income)	20,575,431.48	325,820.90	Project Funding
CWSRF Closing Fee (Non-program Income)	2,114,939.66	32,268.83	Water Quality Related Activities
Total	\$ 635,962,536.75	\$ 9,968,577.21	

Attachment 3
Communities Receiving CWSRF Financial
Assistance Clean Water State Revolving Fund
FY 2020
July 1, 2019 - June 30, 2020

Community	Project Number	Population Served by Project	Zip Code	Project Type	Total Assistance Agreement	Loan Amount	Principal Forgiveness Amount	Green Project Reserve Amount	Binding Commitment Date	Loan Closeout Date	Loan Interest Rate
Ball Ground, City of	LC2019003	5000	30107	Land Conservation	425,000.00			425,000.00	7/12/2019	9/1/2019	1.59%
Banks County Board of Commissioners	CW2019015	65	30547	New Collector Sewers	5,000,000.00	5,000,000.00			2/28/2020	4/1/2021	1.94%
Blairsville, City of*	CW2017018	499	30514	Secondary Treatment	160,000.00	160,000.00			6/8/2020	5/1/2021	1.06%
Braselton, Town of	CW2019021	3,764	30517	Storm Sewers	580,000.00	580,000.00			3/16/2020	9/1/2022	0.50%
Brunswick-Glynn County Joint Water and Sewer Commission	CW2019008	65,000	31520	Advanced Treatment	15,000,000.00	14,250,000.00	750,000.00	4,393,250.00	6/12/2020	4/1/2022	2.38%
Chatsworth Water Works Commission*	CW2016010	2,400	30705	Advanced Treatment	5,900,000.00	5,900,000.00			6/16/2020	4/1/2022	1.89%
Clayton County Water Authority	CW2020014	67,339	30260	Sewer System Rehab	25,000,000.00	25,000,000.00		25,000,000.00	6/22/2020	4/1/2024	0.57%
Dallas, City of*	CW2018009	12,805	30132	Advanced Treatment	2,640,000.00	2,640,000.00			2/18/2020	4/1/2021	1.25%
Fairmount, City of	CW2018015	75	30139	New Collector Sewers	600,000.00	390,000.00	210,000.00	600,000.00	10/9/2019	5/1/2021	0.94%
Fayetteville, City of	CW2019014	17,802	30214	Advanced Treatment	19,474,000.00	19,474,000.00		1,066,300.00	10/1/2019	2/1/2022	2.62%
Fitzgerald Water Light and Bond Commission	CW2019011	2,000	31750	Sewer System Rehab	2,321,000.00	2,321,000.00		2,321,000.00	7/10/2019	5/1/2021	1.25%
Griffin, City of	CW2019017	23,464	30224	Storm Sewers	4,000,000.00	4,000,000.00			9/20/2019	3/1/2022	0.94%
Hinesville, City of	CW2019022	13,000	31313	Sewer System Rehab	2,626,000.00	2,076,000.00	550,000.00		6/30/2020	10/1/2021	0.94%
Jesup, City of*	CW2016029	10,214	31546	Energy Conservation	84,000.00	84,000.00			4/28/2020	8/1/2020	0.89%
Lavonia, City of	CW2019012	1,120	30553	Advanced Treatment	2,206,000.00	1,456,000.00	750,000.00	3,994,000.00	2/5/2020	10/1/2021	1.12%
Louisville, City of	CW2019004	3,112	30434	Sewer System Rehab	500,000.00	300,000.00	200,000.00		10/15/2019	4/1/2021	1.94%
Pooler, City of	CW2019013	24,411	31322	New Collector Sewers	5,500,000.00	5,500,000.00			10/8/2019	10/1/2020	0.94%
Sandersville, City of*	CW2018014	2,392	31082	Sewer System Rehab	1,345,000.00	1,345,000.00			1/8/2020	6/1/2021	0.52%
Tybee Island, City of	CW2019016	3,100	31328	Secondary Treatment	500,000.00	500,000.00		500,000.00	2/13/2020	12/1/2020	0.94%
Unified Government of Athens-Clarke County	LC2019002	127,000	30603	Land Conservation	900,000.00			900,000.00	6/12/2020	11/1/2020	0.50%
					\$ 94,761,000.00	\$ 90,976,000.00	\$ 2,460,000.00	\$ 39,199,550.00			

*Indicates increases to existing loans.

Attachment 4
Binding Commitments by Category, Population, and Dollar Value
Clean Water State Revolving Fund
FY 2020
July 1, 2019 - June 30, 2020

Project Type	Number of Projects*	Dollar Value (\$)	Assistance by Population Size	Number of New Assistance Agreements	Dollar Value (\$)
Secondary Treatment (I)			Less than 3,500:	5	4,231,000
Advanced Treatment (II)	4	39,306,000	3,500 to 9,999:	2	2,901,000
Infiltration/Inflow (IIIA)	1	2,206,000	10,000 to 99,999:	5	36,600,000
Sewer System Rehab (IIIB)	5	35,527,000	100,000 & above:	3	40,900,000
New Collector Sewers (IVA)	4	10,432,000	Total	15	\$ 84,632,000.00
New Interceptors (IVB)					
CSO Correction (V)					
Storm Sewers - Gray Infrastructure (VI)	2	4,580,000			
Storm Sewers - Green Infrastructure (VI)					
Recycled Water Distribution (X)					
Energy Efficiency	1	500,000			
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)					
Land Conservation	2	1,325,000			
Total	19	\$ 93,876,000.00			

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

Attachment 5
Administrative Expenses by Category
Clean Water State Revolving Fund
FY 2020
July 1, 2019 - June 30, 2020

Object Category	4% - GEFA	4% - EPD	Program Income	Non-Program Income	CWSRF Fund	Total Expenditures
Personnel	-	-	-	-	155,884.36	\$ 155,884.36
Fringe Benefits	-	-	-	-	77,850.54	\$ 77,850.54
Travel	-	-	-	-	10,303.53	\$ 10,303.53
Contractual	-	-	301,509.06	-	374,496.41	\$ 676,005.47
Operating Expenses	-	-	2,713.91	1,053.77	85,142.42	\$ 88,910.10
Indirect Costs	-	-	-	-	175,301.18	\$ 175,301.18
Shared Services	-	-	-	-	195,621.56	\$ 195,621.56
Total	\$ -	\$ -	\$ 304,222.97	\$ 1,053.77	\$ 1,074,600.00	\$ 1,379,876.74

**Attachment 6
DBE Utilization
Clean Water State Revolving Fund
October 1, 2018 - September 30, 2019****

Annual Dates	Summaries		
	MBE (\$)	WBE (\$)	Total (\$)
(October 1, 2018 - September 30, 2019)	2,339,141.02	994,932.37	\$ 3,334,073.39
Total	\$ 2,339,141.02	\$ 994,932.37	\$ 3,334,073.39
Percentage Goal	4.00%	4.00%	8.00%
Percentage Actual*	3.31%	1.41%	4.72%

*DBE information is provided on an annual basis to EPA

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

Attachment 7
Disbursements of CWSRF Funds by
Quarter Clean Water State Revolving Fund
FY 2020
July 1, 2019 - June 30, 2020

Community	Project Number	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
		7/2019 - 9/2019	10/2019 - 12/2019	1/2020 - 3/2020	4/2020 - 6/2020	
Adairsville, City of	CW2016018	482,707.22	660,933.18	780,432.87	464,034.95	2,388,108.22
Albany, City of	CW2016015	843,633.74	4,074,332.99		1,990,370.57	6,908,337.30
Atlanta, City of	CW2018018			219,650.03	421,002.60	640,652.63
Atlanta, City of	CW2018019			191,522.24	284,058.63	475,580.87
Ball Ground	LC2019003	425,000.00				425,000.00
Bainbridge, City of	CW2017029	32,316.00	8,010.00	734,026.20		774,352.20
Blairsville, City of	CW2017018	69,150.00			191,382.17	260,532.17
Blue Ridge, City of	CW2016012	44,618.05	56,838.51			101,456.56
Braselton, Town of	CW2018013	44,064.00			579,186.43	623,250.43
Braselton, Town of	CW2016030			265,923.48	203,983.17	469,906.65
Byron, City of	CW2016048				887,886.50	887,886.50
Cedartown, City of	CW2018007	743,498.66	1,047,392.01	520,686.13	188,562.11	2,500,138.91
Chatsworth Water Works Commission	CW2016010	15,058.61			240,602.51	255,661.12
Clayton County Water Authority	CW2016037		798,687.66	915,799.20	3,206,368.39	4,920,855.25
Clayton, City of	CW14007				190,496.02	190,496.02
Cochran, City of	CW15009	3,725.00	6,542.59	274,774.75	3,750.00	288,792.34
Colquitt, City of	CW2017030	29,545.20	112,810.78	1,043.12	9,728.00	153,127.10
Cook County Board of Commissioners	CW2017010			354,822.69		354,822.69
Cornelia, City of	CW2017024	734,880.47	845,573.08	664,813.75		2,245,267.30
Dallas, City of	CW2018009	1,647,832.86	1,698,370.65	3,124,408.87	1,997,748.14	8,468,360.52
Davisboro, City of	CW2016021	20,421.06	63,481.27	10,450.94	24,332.42	118,685.69
Dexter, Town of	CW2016041	89,919.42				89,919.42
Douglas, City of	CW2016036	200,560.94	299,967.20	496,073.86		996,602.00
Eatonton-Putnam Water Sewer Authority	CW2016032	472,883.40	969,761.25	699,235.67	178,660.01	2,320,540.33
Fairmount, City of	CW2018015			6,000.00		6,000.00
Fayetteville, City of	CW14019		146,076.74	12,003.73		158,080.47
Fayetteville, City of	CW2019014			2,181,375.92	4,621,374.17	6,802,750.09
Fitzgerald Water Light and Bond Comission	CW2019011			403,123.10	235,756.30	638,879.40
Gray, City of	CW2016039	224,820.00	101,144.80	50,064.50		376,029.30
Griffin, City of	CW2017002	1,662,626.20	609,758.07		144,594.00	2,416,978.27
Griffin, City of	CW2018002	1,486,609.04	2,018,403.38	475,481.09	425,890.18	4,406,383.69
Griffin, City of	CW2019017			144,470.00	74,380.00	218,850.00
Grovetown, City of	CW15015	1,210,876.36	684,212.32	13,550.11	113,541.14	2,022,179.93
Hawkinsville, City of	CW2016034	9,000.00	129,852.00		277,685.20	416,537.20
Hiawassee, City of	CW2017020		311,197.93	283,619.77	105,182.30	700,000.00
Hinesville, City of	CW15021	6,980.00		389,358.97		396,338.97
Hinesville, City of	CW16004	28,606.45				28,606.45
Jones County	CW2016019	41,887.00		117,998.04		159,885.04
Kingsland, City of	CW2016047	109,705.00		65,070.00	23,520.00	198,295.00
Lafayette, City of	CW2018012	582,583.98	268,283.67			850,867.65
Lee County Utilities Authority	CW2016023	34,925.00				34,925.00
Louisville, City of	CW2019004				26,960.43	26,960.43
Lowndes County	CW2017001			155,235.60		155,235.60
Lyerly, Town of	CW2018020			26,340.00		26,340.00
Lyons, City of	CW16005	505,144.94	200,395.79	202,276.23	2,356,835.19	3,264,652.15
Madison Downtown Development Authority	CW15012	55,036.80	113,524.46			168,561.26
Maysville, City of	CW15019				39,131.20	39,131.20

Attachment 7
Disbursements of CWSRF Funds by
Quarter Clean Water State Revolving Fund
FY 2020
July 1, 2019 - June 30, 2020

Community	Project Number	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
		7/2019 - 9/2019	10/2019 - 12/2019	1/2020 - 3/2020	4/2020 - 6/2020	
Millen, City of	CW2017027		17,000.00			17,000.00
Mitchell County Board of Commissioners	CW2017021	92,153.75		87,063.49		179,217.24
Newton County Water and Sewerage Authority	CW2019003	193,572.03	948,861.87		1,658,945.89	2,801,379.79
Pinehurst, City of	CW2017017			128,785.50		128,785.50
Pooler, City of	CW15020			1,215,973.10		1,215,973.10
Porterdale, City of	CW2018008				55,253.31	55,253.31
Rincon, City of	CW16001		184,169.00			184,169.00
Rockdale County	CW2017009	2,089,419.71	1,004,402.30	4,575,499.68	3,867,441.43	11,536,763.12
Royston, City of	CW2016042	861,901.88	259,346.65			1,121,248.53
Sandersville, City of	CW2018014	784,139.90		380,914.45	286,816.11	1,451,870.46
Savannah, City of	CW14009			311,875.00		311,875.00
Statesboro, City of	CW2019010	6,353.75				6,353.75
Tallapoosa, City of	CW13011	240,304.43	41,994.64		7,900.00	290,199.07
Thomaston, City of	CW2017006	1,095,266.65			630,350.90	1,725,617.55
Thomasville, City of	CW2016040	253,693.61				253,693.61
Trion, City of	CW2017012	531,024.82	1,614,906.72	1,339,998.65	487,003.40	3,972,933.59
Unified Government of Georgetown Quitman County WSA	CW2017028	5,260.00	1,315.00	29,943.36		36,518.36
Waco, City of	CW2017033	25,412.86	61,804.25		100,053.73	187,270.84
Warren County Board of Commissioners	CW2018022	27,625.96			79,594.25	107,220.21
Whitfield County	CW2017007			172,493.75		172,493.75
Woodbury, City of	CW2016031	16,000.00				16,000.00
Wrightsville, City of	CW14021	1,311,334.64	284,609.34		181,504.54	1,777,448.52
	Total Disbursements	\$19,392,079.39	\$19,643,960.10	\$22,022,177.84	26,861,866.29	87,920,083.62

Attachment 8
Comparison of Projected Versus Actual Disbursements
Clean Water State Revolving Fund
FY 2020
July 1, 2019 - June 30, 2020

Projected Disbursements	Quarter 1 7/2019 - 9/2019	Quarter 2 10/2019 - 12/2019	Quarter 3 1/2020 - 3/2020	Quarter 4 4/2020 - 6/2020	Total
Projected FY 2020 CW Disbursements from 2018 IUP	3,300,000.00	1,750,000.00	1,550,000.00	0.00	\$ 6,600,000.00
Projected FY 2020 CW Disbursements from 2019 IUP	900,000.00	1,200,000.00	5,900,000.00	7,950,000.00	\$ 15,950,000.00
Total Projected Disbursements for FY 2019	\$ 4,200,000.00	\$ 2,950,000.00	\$ 7,450,000.00	\$ 7,950,000.00	\$ 22,550,000.00
Actual FY 2020 CWSRF Disbursements	\$19,392,079.39	\$19,643,960.10	\$ 22,022,177.84	\$ 26,861,866.29	\$ 87,920,083.62
Percent Disbursed of Projected	462%	666%	296%	338%	390%

**Attachment 9
Projects Closed
Clean Water State Revolving
Fund FY 2020
July 1, 2019 - June 30, 2020**

Community	Project Number	CWSRF Assistance Amount	Assistance Amount Used	Percentage Used	Loan Execution Date	Final Close Date	Loan Interest Rate
Ball Ground City of	LC2019003	425,000.00	425,000.00	100.00%	7/12/2019	9/1/2019	1.59%
Blackshear, City of	CW206027	5,667,000.00	581,800.00	10.27%	7/7/2017	8/23/2019	0.50%
Cook County Board of Commissioners	CW2017010	2,691,000.00	1,940,551.34	72.11%	10/6/2017	4/1/2020	0.56%
Cornelia, City of	CW2017024	2,986,000.00	2,986,000.00	100.00%	6/15/2018	2/1/2020	1.25%
Dexter, Town of	CW2016041	374,000.00	179,031.76	47.87%	1/30/2018	9/1/2019	1.89%
Fayetteville, City of	CW14019	1,465,000.00	961,220.95	65.61%	11/10/2015	4/1/2020	2.03%
Fort Oglethorpe, City of	CW2017031	3,000,000.00	2,680.23	0.09%	3/23/2018	12/1/2019	0.89%
Garden City, City of	CW2016049	525,000.00	40,603.50	7.73%	3/12/2018	10/1/2019	0.50%
Gray, City of	CW2016039	711,000.00	433,793.15	61.01%	5/2/2018	4/1/2020	0.89%
Griffin, City of	CW2017002	16,000,000.00	14,912,683.78	93.20%	10/6/2017	5/1/2020	0.89%
Hiawassee, City of	CW2017020	800,000.00	800,000.00	100.00%	10/19/2018	6/1/2020	1.63%
Hinesville, City of	CW15021	449,900.00	423,138.97	94.05%	2/14/2018	2/1/2020	0.50%
Hinesville, City of	CW16004	6,122,450.00	6,030,482.22	98.50%	7/20/2016	8/1/2019	1.09%
Hoschton, City of	CW2016024	315,000.00	315,000.00	100.00%	10/25/2017	10/1/2019	0.65%
Lafayette, City of	CW2018012	1,250,000.00	1,250,000.00	100.00%	10/5/2018	1/1/2020	1.25%
Lee County Utilities Authority	CW2016023	998,000.00	945,190.43	94.71%	4/11/2017	9/1/2019	0.65%
Madison Downton Development Authority	CW15012	2,130,000.00	2,130,000.00	100.00%	10/5/2016	1/1/2020	1.00%
Millen, City of	CW2017027	456,000.00	454,203.00	99.61%	9/20/2018	1/1/2020	1.63%
Pinehurst, City of	CW2017017	145,000.00	139,336.00	96.09%	10/3/2018	3/1/2020	0.65%
Rincon, City of	CW16001	2,000,000.00	1,626,201.59	81.31%	5/1/2017	11/1/2019	1.89%
Royston, City of	CW2016042	2,396,000.00	2,347,413.17	97.97%	11/7/2017	1/1/2020	1.55%
Thomasville, City of	CW2016040	1,860,000.00	1,852,737.89	99.61%	6/1/2017	8/1/2019	0.89%
Woodbine, City of	CW16003	431,250.00	296,007.46	68.64%	8/26/2016	1/1/2020	0.75%
Total \$		53,197,600.00	\$ 41,073,075.44	77.21%			