

**2020
Intended Use Plan
Drinking Water
State Revolving Fund**

**Prepared by the
Georgia Environmental Finance Authority**

June 1, 2020



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Drinking Water State Revolving Fund Intended Use Plan 2020

Introduction

Section 1452(b) of the Safe Drinking Water Act (SDWA) Amendments of 1996 requires each state to annually prepare an Intended Use Plan (IUP) identifying the use of funds from the Drinking Water State Revolving Fund (DWSRF) allotment to support the goal of protecting public health. This IUP outlines Georgia's proposed uses of the FY2020 DWSRF allotment of \$25,947,000.

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 assists local governments in financing the construction, extension, rehabilitation and replacement, and securitization of public works facilities. The GEFA board of directors consists of three ex-officio members and eight members appointed by the governor. Under an interagency agreement, the Georgia Environmental Protection Division (EPD) provides professional services to the DWSRF. The services include, but are not limited to:

- Project reviews and approvals;
- Planning and project development;
- Information tracking;
- Updating files;
- Information gathering and development of 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);
- The Public Benefit Reporting (PBR) database; and
- Administration of EPD's set-aside activities.

DWSRF Project Solicitation Process

Developing the DWSRF comprehensive list involves an online pre-application process where all communities requesting funding provide project-related information. GEFA initiated the project solicitation process on September 3, 2019, allowing prospective applicants to submit pre-applications until January 31, 2020. GEFA emailed the solicitation notice to its stakeholder list and coordinated with relevant trade and local government associations to further disseminate the project solicitation. GEFA also designated a section of its website to announce the solicitation for new projects. GEFA made available project solicitation packets that contained detailed information about financing terms, available funding, and the scoring system for project prioritization. GEFA accepted DWSRF pre-applications through an online pre-application form available on the GEFA website. GEFA used the pre-application information to score and rank all submitted projects. Seventy-Nine drinking water projects were submitted with a total need of \$333,152,850. The DWSRF comprehensive list includes all drinking water projects in descending order based upon project score.

DWSRF Comprehensive List

The DWSRF comprehensive list (Attachment 1) was created from the drinking water projects submitted during the pre-application solicitation period. The comprehensive list is comprised of the community, the project score, the population, the total project cost, the affordability score, whether or not the community is eligible for principal forgiveness, the estimated construction milestones of the project, the estimated interest rate, and a description of the project. The list was generated by public water systems identifying a potential water project and submitting a pre-application. The GEFA board of directors reserves the right to fund lower priority projects over higher priority projects if, in the opinion of GEFA, a higher priority project has not taken the necessary steps to prepare for funding and initiation of construction (e.g., GEFA has not received a complete and approvable financial application, the project is not ready to proceed, or the community withdraws its project from consideration). Additionally, if a qualified project becomes viable within the funding year, Georgia may amend its comprehensive list. To accommodate those communities that decide to participate in the DWSRF after the capitalization grant has been awarded, GEFA will hold quarterly meetings to include any new projects on the comprehensive list. This same process of public review and comment will be followed for any substantive change in the priority of the DWSRF.

DWSRF Fundable List and Estimated Disbursement Schedule

The DWSRF fundable project list with an estimated disbursement schedule is located in Attachment 2. The fundable list contains projects GEFA has identified as ready to move forward, which can be seen in the score column in Attachment 1. Projects qualify for the fundable list by meeting conditions such as: consent order issued by Georgia EPD, CE or NONSI issuance or approval, and/or requirement to bring the public water system into immediate compliance with the Safe Drinking Water Act. Projects on the fundable list are projected to draw down the 2020 grant funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2020 DWSRF payment schedule located in Attachment 3, which indicates the timeframe for requesting the DWSRF capitalization grant allotment from the U.S. Environmental Protection Agency's (EPA) Automated Standard Application for Payments (ASAP) System. Some of the projects listed on the disbursement schedule are one phase of a larger project and some of the projects may have a construction schedule longer than the eight quarters identified in the DWSRF payment schedule.

The DWSRF assistance includes financing and any required principal forgiveness as outlined in the applicable appropriations language. Assistance will be provided to municipalities and water/sewer authorities created by the Georgia legislature for the construction, expansion, and improvements to publicly-owned drinking water facilities. All borrowers must designate a repayment source(s) for each loan agreement signed with GEFA. All construction projects will meet the requirements of the Federal Water Pollution Control Act with respect to Davis-Bacon requirements in section 513 and American Iron and Steel (AIS) requirements in section 608.

Terms and Conditions of Financing

Standard DWSRF Financing Terms

GEFA's benchmark interest rate is the true interest cost (to the nearest hundredth of one percent) received by the state on its competitively-bid, general obligation bond issue. GEFA currently offers DWSRF loans to local governments and authorities at an interest rate of 50 basis points (0.50

percent) below the benchmark rate.

DWSRF loans are available with terms as short as five years and not exceeding 40 years for communities designated by states as “disadvantaged” under state criteria or the useful life of the project. Interest rates are reduced from the 30-year DWSRF rate for shorter term loans.

GEFA charges a one-time origination fee. GEFA calculates the fee based on the total DWSRF financing provided for the project. The origination fee is charged on each commitment when the contract is executed and paid within the second month following contract execution. GEFA deposits origination fees into a separate non-project account. Program income, generated from direct capitalization grant funds, and non-program income, generated from repayment funds, will be collected and accounted for separately. Program income and non-program income can be seen as a source and use of funds in the Estimated Sources and Uses of Funds in Attachment 4.

DWSRF Conservation Financing Terms

DWSRF-eligible conservation projects receive an interest rate reduction.

The following types of water conservation projects are eligible:

- Installing or retrofitting water-efficient devices, such as plumbing fixtures and appliances;
- Implementing incentive programs to conserve water, such as rebates for water efficient fixtures;
- Installing water meters in previously unmetered areas;
- Replacing broken/malfunctioning water meters or upgrading existing water meters;
- Water recycling and reuse projects that replace potable sources with non-potable sources; and
- Replacing or rehabilitating distribution pipes to reduce water loss and to prevent water main breaks.

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

- Projects that produce energy at a publically-owned water treatment facility via wind, solar, or geothermal power projects;
- Projects that involve capturing energy from pipe flow and providing power to the water facility;
- Projects that replace pumps and motors to reduce power consumption;
- Projects that eliminate pumps and pumping stations; and
- Projects that install energy efficient treatment equipment or processes.

Principal Forgiveness

The terms and conditions of the grant award allow subsidy in the form of principal forgiveness to borrowers of the DWSRF loan program. Exactly 10 percent of the capitalization grant must be provided as additional subsidization and between 0 percent and 30 percent of the capitalization grant may be provided as additional subsidization. Therefore, principal forgiveness will be provided to eligible projects until it is exhausted and not to exceed 40 percent of the capitalization grant. Both the project score and the affordability score will be considered.

GEFA contracted with the Environmental Finance Center at the University of North Carolina to develop a tool for evaluating and scoring communities to determine principal forgiveness eligibility. For each criterion, a borrower will be categorized into one of four percentiles - 25 percent, 50 percent, 75 percent, or 100 percent. A score of one through four is given for each criterion, based on the percentile. A maximum of 40 points is possible. If a community has multiple projects on the DWSRF comprehensive list, only one project can receive principal forgiveness. The affordability score for each applicant can be found in Attachment 1 and the ten criteria are listed below.

1. Median Household Income (MHI)

State Percentiles	25th Percentile (4 points)	50th Percentile (3 points)	75th Percentile (2 points)	100th Percentile (1 point)
MHI	\$31,701	\$40,155	\$52,234	\$52,235 and higher

2. Unemployment Percent

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Unemployment Percent	2.20%	3.60%	5.10%	5.11% and higher

3. Percentage Not in Labor Force

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage Not in Labor Force	36.6%	43.80%	50.90%	50.91% and higher

4. Poverty Rate

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Poverty Rate	13.20%	21.20%	28.70%	28.71% and higher

5. Percentage on Social Security

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on Social Security	28.90%	35.70%	42.60%	42.61% and higher

6. Percentage on SSI

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on SSI	3.90%	6.80%	9.90%	9.91% and higher

7. Percentage with Cash Public Assistance

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with Cash Public Assistance	0.50%	1.30%	2.50%	2.51% and higher

8. Percentage with SNAP

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with SNAP	11.60%	18.80%	26.00%	26.01% and higher

9. Age Dependency Ratio

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Age Dependency Ratio	57.80	67.00	77.30	77.31 and higher

10. Population Trend

The following will be the categories used for determining scoring for change in population from 2011 to 2018:

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

The following list shows the affordability score and potential principal forgiveness percentage for the FY2020 grant year:

- Score of 38 - 40 will receive 60 percent, not to exceed \$1,500,000
- Score of 35 - 37 will receive 55 percent, not to exceed \$1,300,000
- Score of 32 - 34 will receive 50 percent, not to exceed \$1,100,000
- Score of 29 - 31 will receive 45 percent, not to exceed \$900,000
- Score of 26 - 28 will receive 40 percent, not to exceed \$700,000
- Score of 23 - 25 will receive 35 percent, not to exceed \$500,000
- Score of 22 or less will not receive principal forgiveness

4 Percent Administration

Georgia intends to use 4 percent of the capitalization grant for administrative purposes. Based on the FY2020 allotment of \$25,947,000, \$1,037,880 is reserved for administrative support to manage and

operate the DWSRF. A detailed account of the personnel costs associated with the 4 percent account are found in Attachment 5.

Criteria and Method for Distribution of Funds

Attachment 8 explains Georgia's criteria and method used to score and distribute funds to DWSRF projects. Only those cities and counties that have been designated as a “Qualified Local Government” and are in compliance with O.C.G.A. Section 36-70-20 and appear on the comprehensive list may receive a DWSRF loan commitment. Communities within the Metropolitan North Georgia Water Planning District (MNGWPD) that are in compliance or making a good faith effort toward compliance with the MNGWPD plans are eligible for DWSRF funding. Lastly, only those communities that are in compliance with plumbing code standards as codified in O.C.G.A. Section 12-5-4 will be eligible for financing through GEFA. Eligible project costs include planning, design, engineering, and construction. Ineligible costs include maintenance and operation expenditures, projects needed primarily for fire protection, or projects to facilitate future growth. No loan will be executed until environmental approval has been issued and financial requirements have been met.

DWSRF Goals and Objectives

Long—term Goals

1. Maintain program pace using the national average for a pace target for this fiscal year.
2. 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.
3. Consolidate multiple database management systems that integrate Drinking Water project data with program management data.

Short—term Goals

1. Increase the scope of onsite technical assistance provided to small water systems to include the management of assets, and the identification and remediation of failing system components.
2. Hone GEFA's affordability assessment to possibly add new criteria that make sense for evaluating Georgia communities fairly and transparently.
3. Expand the outreach activities to ensure that systems are aware of and understand DWSRF assistance options and the application process by presenting at statewide workshops and conferences to publicize the DWSRF program.
4. GEFA seeks to draw down and close the 2018 DWSRF grant by June 30, 2021. This will ensure that GEFA is working to support the EPA's goal of minimizing unliquidated obligations.

20 Percent State Match Requirement

Under the provisions of the SDWA of 1996, Section 1452, the state is required to deposit an amount equal to at least 20 percent of the total amount of the capitalization grant into the DWSRF. Based on the FY2020 allotment of \$25,947,000, the state match required equals \$5,189,400. The Georgia Legislature has been requested to provide sufficient general obligation bonds to cover this requirement. GEFA will disburse these state bond funds along with federal direct capitalization grant funds in a proportionate manner to ensure the proper match on each loan disbursement. Each project that receives direct federal funds will receive a portion of the disbursement in federal grant funds (77.53 percent) and a portion of the disbursement in state match funds (22.47 percent). These state funds will be held outside the DWSRF until the disbursement is

made. Once these state dollars are disbursed to a project, those funds and the interest paid on those funds will be returned to the program. Only project-related disbursements will be funded in this manner. None of the set-asides or administrative disbursements will be funded with state match funds.

Assurances and Specific Proposals

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for the 2020 funds, GEFA further agrees to adhere to all the certifications covered within the Operating Agreement with EPA Region 4. The specific certifications are:

1. Capitalization grant agreement
2. Payment schedule
3. State matching funds
4. Commitment of 120 percent in one year
5. All funds - timely expenditures
6. Enforceable requirements of the Safe 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. Limitations of double benefits
19. Consistency with planning requirements
20. Annual audit
21. Intended use plan
22. Annual federal oversight review and technical assistance
23. Dispute resolution
24. Reserve the right to transfer up to 33 percent of grant amount between programs
25. NIMS
26. PBR

The Georgia SDWA of 1977, as amended, and the Rules for Safe Drinking Water, as amended, require that before constructing a public water system EPD must approve of: 1) the source of water supply and 2) the means and methods of treating, purifying, storing, and distributing water to the public. Furthermore, before placing the public water system in operation, the owner must obtain a permit to operate from EPD. Through the construction approval procedures and the issuance of operating permits, EPD ensures that public water systems are built and operated with adequate technical capacity to comply with existing and future state and federal drinking water regulations and standards. EPD also requires that public water systems have a certified operator. EPD supports several operator training and technical assistance programs to ensure that water systems and their operators maintain an adequate level of technical capacity.

As in previous years, DWSRF program managers will continue to coordinate with the EPA Region 4 office on items such as quarterly and annual reports, annual reviews, National Need Surveys, collection of NIMS data, training opportunities, attendance at regional and national conferences, workshops, and various administrative program efforts.

Public Participation

This IUP is subject to review and comment by the public prior to incorporation into the 2020 capitalization grant application. A public notice was placed in the *Fulton Daily Report* on Friday, May 15, 2020, announcing a public meeting on the DWSRF IUP on Friday, May 29, 2020, at 10:00 a.m. via conference call. A summary for the public meeting can be found within Attachment 9.

Attachment 1
Drinking Water State Revolving Fund
2020 Comprehensive List

Community	Project Score	2018 Pop.	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Notice to Proceed Date	Est. Construction Start Date	Est. Project Completion Date	Est. Interest Rate	Est. Terms	Project Description
Town of Dexter	80	643	\$425,000.00	21		1/1/2020	2/1/2020	5/1/2020	1.94%	20	Construct a new well and well house and install of chemical feed equipment.
Stewart County Water & Sewerage Authority	74	6,042	\$508,000	27	\$203,200	12/15/2020	1/15/2021	6/15/2021	1.94%	20	Replace and upgrade the existing manual read water meters in each system with new AMR water meters. Install an additional well to the Brooklyn system to serve as redundant water supply source and to replace an existing failing well.
City of Elberton	74	4,383	\$2,500,000	29	\$900,000	6/1/2020	6/1/2020	6/1/2022	1.94%	20	Extend the water system to unincorporated areas of Elbert County. These areas are served by private wells which have diminished yields and questionable water quality due to overusage. The project also includes expansion and renovation of the water treatment plant, galvanized watermain replacement, creation of loops and interconnections within the system, and construction of a clearwell and elevated storage tank.
Carroll County Water Authority	72	116,022	\$5,000,000	22		2/3/2020	3/2/2020	2/3/2022	1.94%	20	Construct additional treatment units to expand the capacity of the Snake Creek Water Treatment Plant from 8 MGD to 12 MGD.
City of Warwick	69	424	\$355,588.50	35	\$195,574	11/15/2020	11/15/2020	12/31/2021	0.94%	20	Replace existing aged and leaking cast iron and galvanized water main, gate valves, fire hydrants and other necessary appurtenances. Replace water meters with automatic meter reading (AMR) capability.
City of Meigs	69	989	\$1,600,000	30	\$720,000	12/31/2020	1/1/2021	12/31/2021	1.94%	20	Construct a 200,000 gallon elevated water storage tank to provide both drinking water and fire protection storage capacity. Install approximately 4,685 LF of 8-inch PVC water main between the newly constructed tank and well #4, located on E. Railroad Street, and the existing 8-inch watermain south of the well. Replace existing meters with an automatic meter reading (AMR) system. Install hydrants, service lines, and valves throughout the system.
Town of Iron City	69	254	\$2,430,000	24	\$500,000	12/1/2020	1/1/2021	12/31/2021	1.94%	20	Install a new deep well water supply capable of pumping 400 gallons per minute, with a back-up generator and chemical feed building. Abandon one of the existing deep wells (located along Powell Street). Construct a 100,000 gallon elevated water storage tank to provide both drinking water and fire protection storage capacity. Install a new water distribution system, including approximately 5.3 miles of watermain with valves and hydrants and new service lines connecting to existing meters.
City of Barwick	69	296	\$500,000	27	\$200,000	10/30/2020	12/1/2020	12/1/2021	0.94%	20	Abandon existing watermain. Replace leaking water mains and fire hydrants. Install new water services (meters, tubing, and backflow preventers) and gate valves.
Lumpkin County Water and Sewerage Authority	68	31,951	\$2,500,000	18		6/1/2020	6/1/2020	6/1/2022	1.94%	20	Develop a new well, renovate an existing well and the Gainesville interconnection, construct tanks, and install water main, meters, SCADA, and related appurtenances.
City of Ashburn	67	3,691	\$1,112,000	33	\$556,000	10/5/2020	11/9/2020	4/5/2021	0.94%	20	Retrofit or replace water meters to achieve an automated meter reading system. The project includes installing hardware/software and integration of the billing software and collected usage data.
City of Meansville	66	99	\$1,625,000	27	\$650,000	3/5/2021	4/5/2021	12/31/2021	0.94%	20	Replace leaking, undersized watermain within the entire service area. The project includes service lines, valves, fire hydrants, and AMR meters.
Lee County Utilities Authority	65	29,348	\$2,500,000	16		6/1/2020	7/6/2020	4/1/2021	0.94%	20	Replace water meters and meter reading equipment throughout the county.
City of Baxley	65	4,697	\$1,663,574.62	31	\$748,609	4/1/2020	4/22/2020	3/3/2021	0.94%	20	Replace outdated water meters with an automatic meter reading (AMR) system.

City of Valdosta	65	56,074	\$10,500,000	23	\$500,000	1/6/2020	2/3/2020	2/1/2021	0.94%	20	Install an advanced metering infrastructure (AMI) system.
City of Parrott	65	139	\$93,000	23	\$32,550	8/15/2020	8/31/2020	12/31/2020	0.94%	20	Replace existing manual-read water meters with a drive-by automated meter reading system.
City of Poulan	65	729	\$447,000	28	\$178,800	8/15/2020	8/31/2020	2/15/2021	1.94%	20	Construct a backup drinking water supply well and rehab an existing chemical feed building to ensure that a safe and reliable water supply can be delivered to customers. The city only has one well capable of producing enough water to meet the city's needs. The well improvements will create redundancy in the distribution system and increase the longevity of the existing well.
Heard County Water Authority	65	11,677	\$4,000,000	39	\$1,500,000	8/1/2020	10/1/2020	1/31/2022	1.94%	20	Upgrade the capacity at the Water Treatment Facility from 3-MGD to 4-MGD through the demolition and replacement of a 1-MGD Aquarius package plant with a new 2-MGD Trident package plant. The project includes process equipment and components, piping, pumps, motors, an influent pump station, a transfer/backwash station, and chemical feed systems.
City of Culloden	65	227	\$750,000	29	\$337,500	2/1/2021	2/1/2021	8/1/2021	1.94%	20	Drill a new well, install a chemical feed building to replace an existing well, replace water meters throughout the city, and replace waterlines in the city's distribution system. The project includes any electrical or miscellaneous items necessary to make these improvements.
Coosa Water Authority	64	22,775	\$1,400,000	23	\$490,000	9/1/2020	9/1/2020	1/1/2022	0.94%	20	Replace leaking, undersized waterlines.
City of Villa Rica	64	15,124	\$2,500,000	21		10/1/2020	11/2/2020	6/1/2021	0.94%	20	Replace approximately 18,000 LF of old, undersized, and deteriorating waterlines throughout the northeast downtown area. The project includes installation of hydrants, valves, and related appurtenances.
Chattooga County	63	24,817	\$3,300,000	29	\$900,000	1/1/2021	2/1/2021	10/1/2021	1.94%	20	Extend the water system to residents in an area that currently lacks a public water system. The project also includes construction of an elevated water storage tank and installation of looped water lines.
City of Swainsboro	62	7,347	\$1,261,000	33	\$630,500	8/3/2020	8/3/2020	8/3/2021	1.94%	20	Construct a new 500,000 gallon elevated water tank and altitude valve with vault and appurtenances. Dismantle existing 100,000 gallon elevated water tank.
City of Shellman	43	1,147	\$210,000	35	\$115,500	6/1/2020	6/15/2020	9/15/2020	1.94%	20	Paint the 250,000 gallon elevated water tank.
Fort Valley Utility Commission	43	8,740	\$200,000	33	\$100,000	4/1/2020	4/1/2020	10/1/2020	1.94%	20	Install watermain to connect the relocated Peach County High School building to the existing 12-inch watermain on the opposite side of State Route 49, and install watermain along State Route 49 to connect to a pump station. The project also includes installation of an 8-inch water meter and vault with backflow prevention.
City of Tennille	40	1,722	\$1,500,000	31	\$675,000	12/1/2020	1/4/2021	1/4/2022	1.94%	20	Install water valves and a filtration system to remove iron and volatile organic compounds in the groundwater.
City of Gordon	40	2,068	\$350,000	32	\$175,000	6/1/2020	7/1/2020	6/30/2021	0.94%	20	Replace waterlines and related appurtenances throughout the service area to address excessive water loss.
Carroll County Water Authority	32	116,022	\$5,000,000	22		11/30/2020	1/4/2021	5/30/2022	1.94%	20	Construct water transmission pipelines and distribution system improvements in strategic areas of its potable water distribution system.
City of Kingston	32	490	\$1,500,000	35	\$825,000	1/6/2021	1/11/2021	12/31/2021	1.94%	20	Replace 2-inch piping with approximately 10,000 LF of PVC and ductile iron 6-inch pipe, and install ten fire hydrants.

Eaton-Putnam Water & Sewer Authority (EPWSA)	32	28,032	\$2,562,000	22	9/1/2020	10/1/2020	10/1/2021	0.94%	20	Replace approximately 10,000 LF of failing, leaking watermain. The project includes installation of hydrants, valves, and related appurtenances.
City of Hinesville	30	33,258	\$2,600,000	17	10/15/2020	12/10/2020	12/10/2021	1.94%	20	Install a new well in EPD's Green Zone (Long County) to meet future water needs in the city of Hinesville. Install an 18-inch well, pump, pump house standby generator plus chemical feed equipment. Install a 12-inch transmission main from the well to the city of Hinesville distribution main on Airport Rd within the city.
City of Winder	30	15,827	\$25,000,000	21	12/30/2020	12/30/2020	2/1/2022	1.94%	20	Construct two new raw water intakes, raw water pump stations, approximately 27,900 LF of watermain from the intakes to the raw water storage quarry reservoir, a pump station for pumping water to the water treatment plant, and approximately 41,300 LF of watermain to carry raw water to the water treatment plant.
Rabun County Water and Sewer Authority	29	16,457	\$5,880,000	26	12/1/2020	1/1/2021	10/1/2021	1.94%	20	Construct a transmission main along the US 441 corridor from south of Clayton to north of Mountain City. This watermain will provide much needed redundancy.
City of Griffin	28	22,725	\$3,750,000	30	10/1/2020	11/1/2020	1/31/2022	1.94%	20	Provide additional treatment processing of alum sludge at the Harry Simmons Treatment plant and the Still Branch Reservoir Treatment Plant.
City of Dillard	28	372	\$1,750,000	22	12/1/2021	1/1/2022	1/1/2022	1.94%	20	Extend the water system to residents in an area that currently lacks a public water system, and construct a 200,000-gallon water tank. The city does not have any water storage and relies on other water suppliers to provide flow, pressure, and storage.
Bartow County	28	103,620	\$872,000	21	8/21/2020	9/1/2020	5/31/2021	0.94%	20	Replace a 6-inch watermain with a new 16-inch ductile-iron pipe, and install a new 12-inch watermain. The new main will interconnect two pressure zones and improve the pressures, fire flow capability, and reliability of service to a large service area west of the interstate 75.
City of Hoschton	28	1,567	\$1,200,000	23	6/1/2021	7/1/2021	4/1/2022	1.94%	20	Construct an elevated water tank to increase water storage, and create an additional zone in the water system to increase water pressure in the northern section of the system's service area.
Bartow County	28	103,620	\$4,460,000	21	3/1/2021	3/8/2021	7/31/2022	1.94%	20	Construct a 2.0-MG elevated water tank to provide needed storage redundancy and enhanced hydraulic gradient for the County's large water service area in southeast Bartow County. The project includes connection piping from the tank to existing mains on Glade Road.
Lee County Utilities Authority	27	29,348	\$881,570	16	4/1/2020	5/4/2020	3/8/2021	1.94%	20	Construct a new well on Forrester Parkway. This well is needed to relieve stress on the well system. Currently, the well runs 15 hours a day to keep up with demand.
Fayette County	27	111,369	\$8,500,000	16	9/1/2020	10/1/2020	9/30/2022	0.94%	20	Replace approximately 30,500 AMR water meters with AMI technology.
City of Atlanta	27	479,655	\$26,085,000	18	3/1/2020	3/1/2020	3/1/2022	0.94%	20	Replace small diameter watermain in 98 locations.
City of Baldwin	27	3,482	\$3,300,000	21	10/1/2021	11/1/2021	6/1/2022	0.94%	20	Upgrade undersized waterlines in the southeast section of the water service delivery area.
City of Blairsville	27	625	\$2,500,000	30	12/1/2021	1/1/2022	8/1/2022	0.94%	20	Replace aging and/or undersized waterlines in areas with low pressure.
City of Baldwin	27	3,482	\$1,200,000	21	12/1/2021	2/1/2022	2/1/2022	1.94%	20	Extend the water system to create a loop in order to improve reliability and redundancy.
City of Hoschton	27	1,567	\$1,000,000	23	6/1/2021	7/1/2021	4/1/2022	0.94%	20	Replace watermains and create loops in the system in order to improve reliability and redundancy.
City of Twin City	27	1,860	\$340,000	29	6/24/2020	6/24/2020	9/25/2020	0.94%	20	Replace approximately 715 residential meters and related appurtenances.
City of Gay	26	87	\$600,000	15	6/1/2021	7/1/2021	4/1/2022	0.94%	20	Replace meters and service lines, and rehabilitate a water tank.

City of Flowery Branch	26	7,151	\$5,710,000.00	13	8/1/2020	9/1/2020	1/1/2022	1.94%	20	Expand and upgrade the water system which includes construction of a new elevated storage tank, demolition of an existing tank, raising an existing tank, and purchasing an existing well.
City of Blackshear	25	3,485	\$1,263,416.67	33	4/6/2020	7/6/2020	7/5/2021	0.94%	20	Replace water meters and meter reading equipment.
Forsyth County	25	219,880	\$20,000,000	14	5/4/2020	7/1/2020	7/1/2022	0.94%	20	Install an advanced metering infrastructure (AMI) system.
Town of Braselton	25	10,509	\$950,000	15	6/1/2021	7/1/2021	4/1/2022	1.94%	20	Drill groundwater drinking wells in order to improve reliability and reduce operating costs.
City of Atlanta	25	479,655	\$17,800,000	18	11/1/2020	11/1/2020	2/1/2024	1.94%	20	Improve the Hemphill Water Treatment Plant by installing new residuals handling components. in the city's Capital Improvement Program, under "Hemphill WTP Compliance Improvements: Bid Package 1."
City of Ringgold	25	3,563	\$1,389,500	25	6/1/2020	7/1/2020	12/18/2020	1.94%	20	Construct a 500,000-gallon water storage tank and approximately 5,500 LF of 12-inch ductile iron pipe to connect to the existing system.
Town of Braselton	24	10,509	\$1,210,000	15	8/1/2021	9/1/2021	5/1/2022	0.94%	20	Replace an aging waterline to reduce leaks.
City of Statham	24	2,633	\$1,250,000	20	8/1/2021	9/1/2021	4/1/2022	1.94%	20	Reduce disinfectant by-products (DBP) in the water system through water distribution improvements, including creation of loops to reduce dead-ends in the water system and replacement of undersized and aging waterlines.
City of Union Point	24	1,837	\$1,000,000	30	8/1/2021	9/1/2021	9/1/2022	0.94%	20	Replace dilapidated and undersized existing water lines and provide a loop in the distribution system to alleviate water quality issues and low water pressure problems.
Dekalb County	24	743,187	\$25,000,000.00	18	8/1/2019	8/1/2019	3/1/2022	1.67%	30	Replace water main.
Dade County WSA	24	16,227	\$3,707,420	21	10/1/2020	11/1/2020	9/1/2021	0.91%	5	Construct water main and pump stations upgrades, repair water tanks, install a Automated Meter Reading (AMR) system.
City of Atlanta	23	479,655	\$20,750,000	18	8/1/2020	8/1/2020	11/1/2023	1.94%	20	Improve the Chattahoochee Water Treatment Plant by installing residuals handling components. The project scope is detailed in the city's Capital Improvement Program, under "Chattahoochee WTP Compliance Improvements: Bid Package 1."
City of Atlanta	23	479,655	\$15,150,000	18	8/1/2020	8/1/2020	5/1/2023	1.94%	20	Improve the Chattahoochee Water Treatment Plant. This project includes construction of a new chemical building, modifications to the Alum Containment, and improvements at the Peachtree Pump Station site. The project scope is detailed in the city's Capital Improvement Program, under "Chattahoochee WTP Compliance Improvements: Bid Package 2."
City of Atlanta	23	479,655	\$20,850,000	18	9/1/2020	9/1/2020	12/1/2023	1.94%	20	Upgrade the Hemphill WTP to improve the plant's chemical systems, gravity filters, yard piping, and sampling capabilities. The project scope is detailed in the city's Capital Improvement Program, under "Hemphill WTP Compliance Improvements: Bid Package 2."
Bartow County	23	103,620	\$6,650,000	21	1/11/2021	2/3/2021	12/31/2023	0.94%	20	Relocate and rehabilitate existing water distribution infrastructure in order to maintain service, improve pressure, and eliminate leaks and frequent watermain breaks affecting Woodland High School and numerous residential customers.
City of Blairsville	23	625	\$1,611,000	30	12/1/2021	1/1/2022	8/1/2022	1.94%	20	Rehabilitate the water treatment facility. Replace the filter media and install a grit removal and mechanical screen.

Hart County Water and Sewer Authority	23	25,631	\$2,500,000	25	6/1/2021	7/1/2021	4/1/2022	1.94%	20	Extend the water system to residents that currently lacks a public water system. These residents are affected by dry or contaminated wells.
Bartow County	23	103,620	\$2,000,000	21	2/24/2021	3/8/2021	12/31/2021	1.94%	20	Relocate and upgrade an existing 8-inch PVC watermain, which traverses Georgia Power Company's Plant Bowen property, with a 12-inch ductile iron water main on the new highway around Plant Bowen. The relocation of both the road and watermain away from Georgia Power property is necessary to comply with security requirements and to enhance the reliability of service. The project includes 11,390 LF of 12-inch watermain, two bridge crossings, and two 6-inch meter/backflow prevention vaults.
Bartow County	23	103,620	\$3,400,000	21	2/22/2021	3/1/2021	3/31/2022	1.94%	20	Replace an existing 1.0-MG welded steel reservoir with a 3.0-MG prestressed concrete reservoir at a higher elevation, and install piping for connection to the water distribution system.
City of Gainesville	23	38,624	\$10,000,000	22	4/1/2021	5/1/2021	7/1/2022	1.94%	20	Improve the Riverside Water Treatment Plant and Lakeside Water Treatment Plant, including replacement of filter underdrains and media, concrete restoration, and water tank rehabilitation.
City of Gainesville	23	38,624	\$1,500,000	22	4/1/2021	5/1/2021	4/1/2022	0.94%	20	This project will replace existing water lines that have reached the end of their useful life and extend new water lines to property owners currently served by wells that have requested water service from the City of Gainesville.
City of Morganton	22	277	\$1,100,000	28	12/1/2020	12/1/2020	1/1/2022	0.94%	20	Extend the water lines and replace existing water meters with an automated meter reading (AMR) system.
City of Greenville	22	1,093	\$275,000	31	6/30/2020	7/17/2020	12/31/2020	0.94%	20	Improve the water distribution system, including water meter replacement, software and hardware upgrades, and installation of backflow preventers. The project also includes upgrading a booster pump station.
Barrow County	20	76,887	\$6,000,000	17	12/1/2021	2/1/2022	2/1/2022	1.94%	20	Construct a redundancy transmission main in the northern part of the County's water service delivery area.
Barrow County	20	76,887	\$1,800,000	17	12/1/2021	2/1/2022	2/1/2022	1.94%	20	Construct an elevated water tank in order to increase water storage in the eastern portion of its water service delivery area.
Hancock County	20	8,535	\$1,000,000	28	6/1/2021	7/1/2021	4/1/2022	1.94%	20	Extend the water system to residents that currently lacks a public water system. These residents are affected by dry or contaminated wells.
Hancock County	20	8,535	\$2,000,000	28	6/1/2021	7/1/2021	4/1/2022	1.94%	20	Drill groundwater drinking wells in order to improve reliability and reduce operating costs.
Lincoln County	20	7,799	\$2,000,000	24	7/1/2021	8/1/2021	7/1/2022	1.94%	20	Extend the water system to residents in an area that currently lacks a public water system.
City of Maysville	20	2,307	\$1,000,000	22	6/1/2021	7/1/2021	4/1/2022	1.94%	20	Drill groundwater drinking wells in order to improve reliability and reduce operating costs.
Rabun County Water and Sewer Authority	20	16,457	\$2,880,000	26	12/1/2020	1/1/2021	10/1/2021	1.94%	20	Construct a watermain from the Lake Rabun WTP to New US 441.
Rabun County Water and Sewer Authority	20	16,457	\$2,080,000	26	12/1/2020	1/1/2021	10/1/2021	1.94%	20	Construct an elevated water storage tank and necessary water mains in the north service area in order to provide improved storage, system reliability, and improved operations.
Rabun County Water and Sewer Authority	20	16,457	\$1,200,000	26	12/1/2020	1/1/2021	10/1/2021	1.94%	20	Extend the water system to residents in an area that currently lacks a public water system. These residents are affected by dry or contaminated wells. The project will also provide a system loop that will improve flow and system reliability.

City of Statham	5	2,633	\$1,200,000	20	8/1/2021	9/1/2021	4/1/2022	1.94%	20	Enhance the water treatment facility through sediment removal, renovation or replacement of the raw water intake structure, and construction of an intermediate sediment pond.
City of Jefferson	3	10,693	\$7,000,000	19	6/1/2021	7/1/2021	4/1/2022	1.94%	20	Install 31,000 LF of raw waterline from a proposed reservoir to the city's existing water treatment facility.
City of Hogansville	2	3,085	\$5,000,000.00	33	11/1/2020	12/1/2020	1/1/2022	0.94%	20	Install advanced metering infrastructure.
Rabun County Water and Sewer Authority	0	16,457	\$3,120,000	26	12/1/2020	1/1/2021	10/1/2021	1.94%	20	Extend the water system to residents in an area that currently lacks a public water system. These residents are affected by dry or contaminated wells.
City of Union Point	0	1,837	\$1,000,000	30	8/1/2021	9/1/2021	4/1/2022	1.94%	20	Upgrade the aging water treatment facility to provide improved treatment and operation.
Columbus Water Works	0	196,670	\$22,438,200	24	9/30/2020	3/30/2022	9/30/2025	1.94%	20	Clean and repair water tanks, improve the North Columbus Water Resource Facility chemical feed system, improve the distribution system to enhance flow and water quality, and improve the finished water pump station at the North Columbus Water Resource Facility.

Attachment 2
Drinking Water State Revolving Fund
Estimated Disbursement Schedule

PROJECT	LOAN AMOUNT	NOTICE TO PROCEED DATE	CONSTR. START DATE	TARGET COMPL. DATE	1st Qtr 7/20-9/20	2nd Qtr 10/20-12/20	3rd Qtr 1/21-3/21	4th Qtr 4/21-6/21	1st Qtr 7/21-9/21	2nd Qtr 10/21-12/21	3rd Qtr 1/22-3/22	4th Qtr 4/22-6/22	TOTAL DISBURS.
Stewart County Water & Sewerage Authority	\$508,000	12/15/2020	1/15/2021	6/15/2021			9,000	250,000	59,000	190,000	-		\$ 508,000
City of Elberton	\$2,500,000	6/1/2020	6/1/2020	6/1/2022	700,000	700,000	350,000	340,000	80,000	10,000	170,000	150,000	\$ 2,500,000
Carroll County Water Authority	\$5,000,000	2/3/2020	3/2/2020	2/3/2022	100,000	500,000	1,000,000	1,000,000	1,000,000	900,000	200,000	300,000	\$ 5,000,000
City of Warwick	\$355,588.50	11/15/2020	11/15/2020	12/31/2021		90,000	200,000	10,000	25,000	30,588.50			\$355,588.50
City of Meigs	\$1,600,000	12/31/2020	1/1/2021	12/31/2021			50,000	1,000,000	300,000	250,000			\$ 1,600,000
Town of Iron City	\$2,430,000	12/1/2020	1/1/2021	12/31/2021			1,000,000	1,000,000	220,000	210,000			\$ 2,430,000
City of Barwick	\$500,000	10/30/2020	12/1/2020	12/1/2021		150,000	200,000	50,000	50,000	50,000			\$ 500,000
Lumpkin County Water and Sewerage Authority	\$2,500,000	6/1/2020	6/1/2020	6/1/2022	400,000	1,000,000	1,000,000	10,000	10,000	10,000	30,000	40,000	\$ 2,500,000
City of Ashburn	\$1,112,000	10/5/2020	11/9/2020	4/5/2021		100,000	1,000,000	12,000					\$ 1,112,000
City of Meansville	\$1,625,000	3/5/2021	4/5/2021	12/31/2021				625,000	500,000	500,000			\$ 1,625,000
Lee County Utilities Authority	\$2,500,000	6/1/2020	7/6/2020	4/1/2021	400,000	1,000,000	1,000,000	100,000					\$ 2,500,000
City of Baxley	\$1,663,574.62	4/1/2020	4/22/2020	3/3/2021	663,574.62	500,000	500,000						\$1,663,574.62
TOTAL	\$ 22,294,163				\$ 2,263,575	\$ 4,040,000	\$ 6,309,000	\$ 4,397,000				\$ 490,000	\$ 22,294,163

**Attachment 3 - ASAP DWSRF Payment Schedule
Drinking Water State Revolving Fund**

Attachment 3 ASAP Payment Schedule Drinking Water State Revolving Fund			
Payment No.	Federal Fiscal Year		Amount (\$)
	Quarter	Date	
1	3 rd	7/2020 - 9/2020	\$25,947,000
2	4 th	10/2020 - 12/2020	\$0
3	1 st	1/2021 - 3/2021	\$0
4	2 nd	4/2021 - 6/2021	\$0
5	3 rd	7/2021 - 9/2021	\$0
6	4 th	10/2021 - 12/2021	\$0
7	1 st	1/2021 - 3/2021	\$0
8	2 nd	4/2022 - 6/2022	\$0
TOTAL			\$25,947,000

**Attachment 4 - Estimated Sources and Uses
DWSRF Sources and Uses Table**

Attachment 4 Drinking Water State Revolving Fund (DWSRF) Sources and Uses Administered By GEFA State Fiscal Year July 1, 2020 - June 30, 2021				
Sources & Uses	Federal Contribution	State Contribution	DWSRF Fund	Total
Funding Sources				
Loan Repayments (P&I)			15,357,170	15,357,170
Investment Income			550,000	500,000
Banked Setasides*	4,250,000			4,250,000
FFY 2018 Capitalization Grant	18,950,430	5,189,400		24,139,830
Total Funding Sources	\$ 23,200,430	\$ 5,189,000	\$ 15,907,170	\$ 44,297,000
Funding Uses				
Project Disbursements	17,903,430	5,189,400	15,907,170	39,000,000
Setasides Spending	4,250,000			4,250,000
FFY 2018 Administration	1,047,000			1,047,000
Total Funding Uses	\$ 23,200,430	\$ 5,189,400	\$ 15,907,170	\$ 44,297,000

* Banked setasides represent amounts from the prior years' grants that will be available for spending on a first-in, first-out approach. This amount also correlates to our estimated annual spend.

Attachment 5 —DWSRF 2 Percent, 4 Percent, 10 Percent, and 15 Percent Set-Aside Work Plan

The Safe Drinking Water Act (SDWA) Amendments of 1996 include a section authorizing states to provide funding for certain non-project activities called set-asides. States are required to describe, in their Intended Use Plans (IUP) the amount of funds that they will use for these activities. If a state does not expend all its set-asides, the state may transfer the monies to the DWSRF project account.

4 Percent Administration (2020 - \$1,037,880)

Set-Aside Activity	Activity	Cost	Comments
DWSRF Administration	Activities include project reviews and approvals; planning; project development; information tracking; information gathering and development of the National Needs Survey; project ranking; issuing Notices of No Significant Impact (NONSI) and Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; assistance with the National Information Management System (NIMS); and administration of EPD's set-aside activities all programmatic, financial, and legal aspects of making loans with DWSRF funds.	EPD Contract: \$352,911 GEFA administration: \$684,969	Unused funds may accrue and be used to administer the DWSRF program in future years.
	Total	\$1,037,880	

2 Percent Small System Technical Assistance (2020 - \$518,940)

Set-Aside Activity	Activity	Cost	Comments
Small System Technical Assistance	Georgia Rural Water Association (GRWA): technical assistance field visits to governmentally owned and non-governmentally owned public water systems, perform visits during the contract period to provide Synthetic Organic Compound sampling assistance. Assistance to provide statewide technical support to small systems.	GRWA Contract: \$295,350 \$223,590	A contract will be signed for FY2020.
	Total	\$518,940	

10 Assistance to State Programs (2020 - \$2,594,700)

Set-Aside Activity	Activity	Cost	Comments
Assistance to State Programs	See Attachment 6	EPD Contract: \$2,594,700	Unused funds may accrue and be used to administer the DWSRF program in future years.
	Total	\$2,594,700	

15 Percent Small System Technical Assistance (2020 - \$3,892,050)

Set-Aside Activity	Activity	Cost	Comments
Technical Assistance and Financial Assistance	See Attachment 6	EPD Contract: \$3,892,050	Unused funds may accrue and be used to administer the DWSRF program in future years.
	Total	\$3,892,050	

GEORGIA ENVIRONMENTAL FINANCE AUTHORITY
 DRINKING WATER STATE REVOLVING FUND
 Assistance to State Programs (10%)
 Intended Use Plan (IUP) and Workplan for FY2020 Cap Grant
 December 2019 (Updated April 2020)

The Safe Drinking Water Act (SDWA) Amendments of 1996 authorize states to provide funding for certain non-project activities, called Set-Asides, provided that the amount of that funding does not exceed certain ceilings. States are required to describe in their Intended Use Plans (IUP) the amount of funds that they will use for these activities. A separate account must be set up to accept these funds.

States are allowed to use up to **10%** of its capitalization grant to provide funding for certain activities that provide "**Assistance to State Programs**". These activities include: administration of the Public Water System Supervision Program (PWSS); administration and provision of technical assistance through source water assessment programs; implementation of capacity development strategy; cross-connection control device tester certification program and water conservation and efficiency and continued state wide water planning; and implementation of the Environmental Protection Division's (EPD) Crypto Strategy. States are not required to use the entire 10% for these activities in any one year and are allowed to bank the excess balance and use it for the same activities in later years.

Table 1 provides a summary of the activities to be funded under the FFY 2020 10% set-aside category. The State primacy agency, the Georgia Department of Natural Resources Environmental Protection Division (EPD), is the agency responsible for the development and implementation of these set-aside activities as specified in the existing "Interagency Agreement for Establishment of Drinking Water State Revolving Fund Agreement for Provision of Operating Funds, Financial Services and Project Management Services" between the Georgia Environmental Finance Authority (GEFA) and EPD.

As allowed under Section 1452(g)(2) of the SDWA, Georgia will set-aside **\$2,594,700 (10.0%)** of the capitalization grant in order to accomplish the activities outlined in the work plan (Table 1).

10% 2020 DWSRF Set-aside State Match Determination

10% Set-aside for 2020	\$2,594,700
50% of 10% 2020 Set-aside	\$1,297,350
1993 PWSS Grant	\$1,199,900
1993 Actual State Match PWSS (perpetual amount)	\$1,065,946
Credit match for the 10% Set-aside from the 1993 State PWSS	\$1,065,946
Cash match for the 10% Set-aside from the Drinking Water Contract Fee System	\$1,528,754
Total Available Matching Funds	\$2,594,700

Object Class Categories:	Capacity Development 10% (DWSRF 2020)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Environmental Engineer 3	Goal 1,2,3,4,5	WPB DW	2	101,800	1.00	203,600
Environmental Specialist	Goal 1,2,3,4,5	WPB DW	5	73,643	1.00	368,215
Env. Spec. Part-Time	Goal 1,2,3,4,5	WPB DW	1	44,263	1.00	44,263
Env Engineer 1	Goal 1,2,3,4,6	WPB DW	3	78,864	1.00	236,591
Mgr1, Env Protection	Goal 1,2,3,4,6	WPB DW	1	111,652	1.00	111,652
Personnel Services Category Totals:						964,321
Equipment:	Description			Work Plan Designator	Program & Unit	Total Cost
Office Supplies	Miscellaneous Office Supplies			Goal 1,2,3,4,5	WPB DW	1,500
Equipment Totals:						1,500
Supplies: List by groups, as appropriate:	Description			Work Plan Designator	Program & Unit	Total Cost
Laboratory to maintain primacy	Equipment/Rents/Utilities to maintain DW primacy portion of lab due to increased base cost for the new facility			Goal 1,6,8	WPB DW, PCB	79,412
Supplies Total:						79,412
Contractual:	Description			Work Plan Designator	Program & Unit	Total Cost
GAWP	CCR Training, TA and other Communications (1 year)			Goal 1,2,7	WPB DW	75,000
Contractual Total:						75,000
Total Cost						1,120,233
Percent Total of Set-aside	4.32%					

	TABLE 1	10 Percent Set-Aside - Assistance to State	Programs (FFY2020-\$2,594,700)			
Set-Aside Activity	Funding (\$, %)	Goals and Objectives	Outputs/Deliverables	Evaluating Success	Agency Responsibilities	Schedule
Capacity Development	\$1,120,233 4.32% of FFY20 CAP Grant	<p>In order to continue the ability of Public Water Systems (PWS) to meet the requirements of the Federal Safe Drinking Water Act, and to avoid the withholding of a percentage of Georgia's DWSRF allotments, EPD will:</p> <ol style="list-style-type: none"> 1. Continue to implement strategies and/or enhance existing strategies to ensure that all PWS's, especially all community water systems (CWS) and non-transient non-community water systems (NTNCWS), reliably provide safe drinking water in accordance with all current and future applicable State and Federal Safe Drinking Water Regulations. (Increased compliance determinations and technical assistance will be required due to new EPA regulations: LT2ESWTR, Stage 2 DBPR, GWR and RTCR.); 2. Solicit and consider public comment in the development of any new capacity development strategies; 3. Implement new and enhance the implementation of existing capacity development activities; 4. Continue to assess flow conditions, additional or alternate metrics, and/or impacts of flow alteration at selected locations to support accurate surface water availability; 5. Refine resource models and monitoring to estimate the capacities of Georgia's surface and groundwater for water supply; 6. Assist systems to improve technical, managerial and financial capacity as part of EPD's approved capacity development strategy, plan review, and adherence to the "Minimum Standards for Public Water Systems" documentation. PWS will be required to make physical facility and treatment process improvements to comply with existing and new regulations (LT2ESWTR, Stage 2 DBPR, GWR and RTCR); 7. Improve capacity development implementation by providing CCR assistance, communication and technical assistance as well as training; and 8. Continue to operate the primacy PWSS portion of the EPD laboratory. (Increased cost is distributed between all users of the laboratory throughout the Division.) 	<ol style="list-style-type: none"> 1. Annually submit a written report to EPA that documents Georgia's implementation of national primary drinking water regulations. 2. Annually submit a written report to EPA that documents Georgia is implementing a strategy that identifies PWS's most in need of improved capacity, and assists these PWS's in obtaining and maintaining technical, managerial and financial capacity. 3. Implement and update Georgia's capacity development strategy. 4. Tri-annually submit a report to the Governor on the Efficacy of Georgia's Capacity Development Strategy addressing the technical, financial and managerial capacity of Georgia's PWS. 5. Continuously populate and enhance the comprehensive data and information management system, including instream flow and source water quality data for protecting public water supply sources in Georgia. 6. Continuously collect flow and data from surface waters for evaluating impact to and protecting public water supplies. 7. Maintain operations of the PWSS portion of the EPD laboratory. 	<ol style="list-style-type: none"> 1. Meet all deadlines and milestones in accordance with EPA implementation and compliance schedules based on federal regulations, including LT2ESWTR, Stage 2 DBPR, GWR and RTCR. 2. Receive EPA approval of Georgia's capacity development reports without withholding any DWSRF funds. 3. Improved level of compliance with the State and Federal Safe Drinking Water Act Rules and Regulations through the implementation of Georgia's capacity development strategies. 4. Increased level of CCR compliance, especially initial compliance levels. 5. Increased compliance rate in the submittal of CCR's. 6. Increased knowledge and improved preparation in Public water system owners and operators in complying with and implementing federal and state requirements. 7. Documented implementation of best management practices to protect water supply sources in Georgia. 8. Utilize recommendations in water supply plans to provide a sustainable, reliable and safe supply of water for all users in Georgia. 9. Maintained operations of the PWSS portion of the EPD laboratory. 	<p>EPD's Watershed Protection Branch (WPB) is the lead branch for ensuring the development and implementation of</p> <p>adequate capacity development strategies. Stakeholder/public input is solicited during the development of these strategies and is a key responsibility of the WPB. WPB is responsible for the development and administration of the contract with GAWP. EPD District Offices and the EPD Laboratory will provide input in the development and implementation of these strategies.</p>	<p>All activities are ongoing and will continue through the life of the grant. Work covered by this funding has and will continue to increase due to the new drinking water regulations LT2ESWTR, Stage 2 DBPR, GWR and the RTCR.</p>

Object Class Categories:	EPD Crypto and PFAS Strategy 10% (DWSRF 2020)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Environmental Engineer	Goal 1,3,5	WPB DW	1	97,177	1.00	97,177
Environmental Specialist	Goal 1,3,5	WPB DW	1	68,107	1.00	68,107
Laboratory Scientist	Goal 1,2,3,4,6,7	PCB Lab	1	65,697	1.00	65,697
Personnel Services Category Totals:						230,981
Equipment:	Description			Work Plan Designator	Program & Unit	Total Cost
Equipment:	Equipment for PFAS and Cryptosporidium			Goal 1,3,5	EPD Lab	189,796
Equipment Totals:						189,796
Supplies: List by groups, as appropriate:	Description			Work Plan Designator	Program & Unit	Total Cost
Laboratory	Supplies for PFAS and Cryptosporidium testing			Goal 1,2,3,4,6,7	EPD Laboratory	66,932
Laboratory to Maintain Primacy	Supplies/Rent/Utilities to maintain Drinking Water Primacy					300,408
Supplies Totals:						501,204
Contractual:	Description			Work Plan Designator	Program & Unit	Total Cost
Contractual Total:						
Total Cost						921,981
Percent Total of Set-aside	3.03%					

	TABLE 1	10 Percent Set-Aside - Assistance to State Programs (FFY2020-\$2,594,700)				
Set-Aside Activity	Funding (\$, %)	Goals and Objectives	Outputs/Deliverables	Evaluating Success	Agency Responsibilities	Schedule
<p>Crypto AND PFAS Strategy</p> <p>Implementation and update of EPD's strategic plan for addressing the threat of a waterborne including cryptosporidiosis, in Georgia's Public Water Systems (PWS) and assess PFAS Concentration in drinking water sources across Georgia.</p>	<p>\$784,917</p> <p>3.03%</p> <p>of FFY20 CAP Grant</p>	<p>Continue to implement EPD's Crypto Strategy for sources in Bin 2 and assess PFAS in drinking water sources.</p> <ol style="list-style-type: none"> Analyzing samples for Cryptosporidium in conjunction with EPD's SWAP (Source Water Assessment Plan) implementation plan to determine Cryptosporidium concentration in the source water for sources that were identified as Bin 2 or higher during the third round of Crypto sampling. Assisting affected public water systems with compliance with the Stage 1, DBPR and the IESWTR; LT2ESWTR and Stage 2 DBPR for surface water systems. EPD Protozoan Laboratory continues proficiency and EPA approval for analysis of <i>Cryptosporidium</i> and <i>Giardia</i> by methods 1622 and 1623. Performing Microscopic Particulate Analysis (MPA) for groundwater sources suspected to be under the direct influence of surface water. Sample and Analyze for PFAS for drinking water sources both surface water and ground water across Georgia. 	<ol style="list-style-type: none"> Monitor selected PWS's for <i>Cryptosporidium</i> under SWAP, provide technical assistance to PWS. Provide technical assistance to surface water systems serving more than 10,000 populations concerning Stage 1, DBPR and IESWTR. Monitor and provide technical assistance to small surface water systems quarterly for THMs and HAAs (trihalomethanes and haloacetic acids) and monthly for TOC (total organic carbon) in accordance with the Stage 1, DBPR. Monitor and provide technical assistance to PWS with LT2ESWTR and Stage 2 DBPR. Maintain operation of the PWSS primacy portion of the EPD laboratory. Results of PFOA sampling will be plotted and available for public review. 	<ol style="list-style-type: none"> Through quarterly monitoring of THMs and HAAs, many to develop a disinfection profile and benchmark. Large surface water system compliance rates with the requirements of the IESWTR and Stage 2 DBPR are high. The public's awareness about what PWSs are doing to address DBPs and microbial pathogens is increased. EPD Laboratory proficiency with methods 1622 and 1623 and maintained EPA approval. Maintained operation of PWSS primacy portion of EPD laboratory. All groundwater sources determined to be under the direct influence of surface water installs treatment required under the surface water treatment regulations. Dissemination of the PFAS sampling result and inform public of PFAS, sources of PFAS and the results of sampling in Georgia. 	<p>EPD's Watershed Protection Branch, Drinking Water Program.</p>	<p>All activities are ongoing and will continue through the life of the grant.</p>

Object Class Categories:	Information Management 10% (DWSRF 2020)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Env Specialist 4	Goal 1,2,3,45,6	WPB DW	1	86,138	1.00	86,138
MG1: Env Health/Protection	Goal 1,2,3,45,6	WPB-DW	1	124,472	1.00	124,472
PS: Business Analyst	Goal 1,2,3,45,6	WPB DW	1	96,305	1.00	96,305
PS:Systems Admin	Goal 1,2,3,45,6	WPB DW	1	126,162	1.00	126,162
Personnel Services Category Totals:						433,077
Equipment:	Description	Work Plan Designator	Program/Unit	Total Cost		
Licenses	Annual GIS software licenses	Goal (all)	WPB DW	25,000		
Equipment	Repair/maintenance	Goal (all)	WPB DW	1,000		
Equipment Totals:						26,000
Supplies: List by groups, as appropriate:	Description	Work Plan Designator	Program/Unit	Total Cost		
Software, plotter supplies	Software upgrades, paper, ink, print heads, etc.	Goal (all)	WPB DW	1,000		
Supplies Total:						1,000
Contractual:	Description	Work Plan Designator	Program/Unit	Total Cost		
SDWIS/State	Continue to upgrade to modules attached to SDWIS/State that are impacted by the upgrade to web release of SDWIS/State	Goal (all)	WPB DW	50,000		
Contractual Total:						50,000
Total Cost						510,077
Percent Total of Set-aside	1.97%					

	TABLE 1	10 Percent Set-Aside - Assistance to Programs (FFY2020-\$2,594,700)				
Set-Aside Activity	Funding (\$, %)	Goals and Objectives	Outputs/Deliverables	Evaluating Success	Agency Responsibilities	Schedule
Information Management	\$510,077 1.97% of FFY20 CAP Grant	<p>1. Improve tracking and reporting of PWS data associated with the current and new regulations (LT1ESWTR, Stage 1 DBPR, LT2ESWTR, Stage 2 DBPR, Radionuclides and GWR), especially laboratory data through improvements to existing data entry activities including electronic reporting from laboratories and PWS monthly operating reports.</p> <p>2. Track Consumer Confidence Reports (CCR) as required by Federal Regulations.</p> <p>3. Maintain an automated sample schedule for PWS's Safe Drinking Water Act monitoring requirements as recommended by EPA Region 4.</p> <p>4. Upgrade to the web-based version of SDWIS/State for use by the District offices and develop and train District associates in the use of the drinking water information management system, including Lab-to-State reporting.</p> <p>5. Issue contracts as needed for improving the drinking water information management system, linking other Division information systems to new web-based SDWIS/State and continue improving the Drinking Water Programs data flow and data quality.</p> <p>6. Work to implement 100% implementation of SDWIS/State 3.1, including monitoring schedules and compliance determinations.</p>	<p>1. Improve tracking and reporting of PWS data, especially laboratory data, field visits data and monthly operating reports data based on EPA Data Audits and new tracking and reporting requirements for documenting field visit significant deficiencies.</p> <p>2. Automate compliance determinations as modules are activated in SDWIS/State and modules completed that are developed under the programming contracts.</p> <p>3. Tracking of PWS compliance with the CCR.</p> <p>4. Improve field visit data in SDWIS/State as the information management system is made available in the District offices.</p> <p>5. At the completion of each program module developed under programming contracts, implement the module.</p> <p>6. The modules will include MOR data extraction, MOR compliance determinations, laboratory certification database, radionuclide database link to SDWIS/State, sanitary survey automation using PDA's, electronic reporting by outside laboratories and data exchange system, linking to EPD data system, etc.</p> <p>7. With assistance from an EPA contractor, continue the upgrade and migration of data into the SDWIS/State web release 3.1, implement the data system and Drinking Water Watch and Lab-to-state reporting modules.</p>	<p>1. Improved data accuracy through data verification and EPA data audits.</p> <p>2. Improved compliance by PWSs through more timely actions by EPD to ensure compliance.</p> <p>3. Improved field visit data by having all the field inspectors enter the data directly into SDWIS/State after implementing the web based SDWIS/State software. Associates in the District/Regional offices trained in the use of SDWIS/State and are entering data.</p> <p>4. Improved compliance determinations based on new MOR reporting compliance module.</p> <p>5. Improved data quality based on electronic reporting of outside laboratory data.</p> <p>6. Improved field visit data reporting based on SDWIS/State and the electronic sanitary survey project module.</p> <p>7. New version of SDWIS/State operational and accessible by the EPD District offices.</p>	<p>EPD's Watershed Protection Branch will be responsible for the development and administration of this activity with assistance from the DNR Program Support Division.</p>	<p>All activities are ongoing and will continue through the life of the grant.</p> <p>Work covered by this funding has expanded to accommodate new tracking and reporting requirements based on new federal and state drinking water regulations. EPD to upgrade to 3.1.</p>

Object Class Categories:	Source Water Assessment 10% (DWSRF 2020)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Geologist 3	Goals 1,2,5-9	WPB-DW	1	97,758	1.00	97,758
Personnel Services Category Totals:						97,758
Equipment:	Description			Work Plan Designator	Program/Unit	Total Cost
Misc. Equipment	Misc. Lab and Field Equipment			Goal 1,3,5	WPB DW	5,000
Equipment Totals:						5,000
Supplies: List by groups, as appropriate:	Description			Work Plan Designator	Program/Unit	Total Cost
Misc. Office and Field	Office and Field Supplies			Goals 1-9		2,500
Supplies Total:						2,500
Contractual:	Description			Work Plan Designator	Program/Unit	Total Cost
Contractual Total:						
Total Cost						105,258
Percent Total of Set-aside	0.41%					

	TABLE 1	10 Percent Set-Aside - Assistance to Programs (FFY2020-\$2,594,700)				
Set-Aside Activity	Funding(\$, %)	Goals and Objectives	Outputs/Deliverables	Evaluating Success	Agency Responsibilities	Schedule
Source Water Assessment	\$105,258 0.41% of FFY20 CAP Grant	1. Oversee the implementation of Georgia's EPA-approved Source Water Assessment Program/Plan (SWAP).	1. Continue implementation of EPA-approved SWAP. 2. Delineate the surface water intake	1. Continued implementation of GA's EPA approved SWAP implementation plan.	EPD, Watershed Protection Branch (WPB) is the lead EPD Branch in the development and	All activities are ongoing and will continue through the life of the grant.
		2. Increase public water system and local government awareness of the need for the protection of drinking water sources. Local government is vital to the implementation of any source water protection plan. 3. Develop/update GIS coverages required by Georgia's SWAP. 4. Provide GIS support to other important activities of the Public Water System Supervision Program (PWSS). 5. Implement the new SWAP requirement under the new surface water treatment regulations. 6. Perform SWAPs on new sources of water supply and update as needed when permits to operate a public water system come up for renewal. 7. Implement and meet the USEPA performance measures and goals in SWAP. 8. Involve other EPD branches in implementing wellhead protection and SWAP. 9. Collaborate with other EPD branches to take positive steps to manage potential sources of contaminants and prevent pollutants from reaching sources of drinking water supply.	drainage areas of new sources of water supply when they are approved and placed in operation. 3. Use results of SWAP in addition to the waiver program to support chemical monitoring reform but not fund routine monitoring covered under EPA's standard monitoring framework. 4. As needed, provide technical assistance to public water systems operators and local government officials about the importance of implementing protection of source water. 5. Update GIS maps of drinking water intake locations for use in notifying downstream water systems of major wastewater spills. 6. Report SWAP performance measures to EPA. 7. Make sure other EPD programs and branches consider wellhead protection plans and SWAPs when issuing environmental permits. 8. Help insure that fewer sources of drinking water become contaminated as a result of land use activities.	2. Continuation of chemical monitoring reform based on SWAP using the waiver program. 3. Developing and implementing source water protection creates an increase in PWS and local government awareness of source water protection issues and need for protecting sources of water supply. 4. Public water systems, especially large surface water systems initiate and/or enhance watershed (i.e. source water) protection. 5. Regular use of GIS coverages by EPD as part of source water assessment and protection activities. 6. Implement a mapping tool to efficiently notify downstream drinking water intakes of wastewater spills. 7. Complete SWAP delineations for all proposed sources for CWS and NTNCWS and as permits to operate a public water system come up for renewal. 8. Meet EPA performance measures in SWAP	implementation of Georgia's SWAP. Coordinate source water activities with other branches of EPD as well as other stakeholders. Implement waiver program and ground water under the direct influence of surface water determinations. Implement WHP Program, GIS coverages, coordinate on all ground water / source water activities, and identify sources of ground water contamination impacting PWSs. Use the HUC 12 units to delineate the watershed above each surface water intake.	

Object Class Categories:	Capacity Development 10% Water Conservation (DWSRF 2020)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:						
	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Environmental Specialist	Goals 1-5	WPB DW	1	68,616	1.00	68,616
Personnel Services Category Totals:						68,616
Equipment:						
	Description	Work Plan Designator	Program/Unit	Total Cost		
Office Equipment/Repair	Misc. Office Equipment/Repair	Goals 1-5	WPB-DW	2,000		
Equipment Totals:						2,000
Supplies: List by groups, as appropriate:						
	Description	Work Plan Designator	Program/Unit	Total Cost		
Office Supplies	Misc. Office Supplies	Goal 1-5	WPB-DW	2000		
Supplies Total:						2,000
Contractual:						
	Description	Work Plan Designator	Program/Unit	Total Cost		
Contractual Total:						0
Total Cost						72,616
Percent Total of Set-aside	0.28%					

	TABLE 1	10 Percent Set-Aside - Assistance to Programs (FFY2020-\$2,594,700)				
Set-Aside Activity	Funding(\$, %)	Goals and Objectives	Outputs/Deliverables	Evaluating Success	Agency Responsibilities	Schedule
Water Conservation and Water Efficiency to Maintain Capacity	\$72,616 0.28% of FFY20 CAP Grant	In order to improve the ability of PWS's to meet the requirements of the Federal Safe Drinking Water Act, and to avoid water supply capacity problems, EPD will: 1. Implement new strategies and/or enhance existing strategies to assist all PWS's, especially all community water systems (CWS) and non-transient non-community water systems (NTNCWS), in implementing water conservation and efficiency measures to help them reliably provide safe drinking water and prolong the capacity of their sources of water supply; 2. Implement new and enhance the implementation of existing capacity development activities; 3. Assist PWSs in the Development of water efficiency plans; 4. Provide technical assistance (e.g., water audits, leak detection, and rate structure systems to conserve water and other training and outreach programs, Implementation of drought monitoring, development and implementation of incentive programs or public education programs, development and implementation of ordinances or regulations to conserve water); and 5. Develop and distribute information guides and materials.	Through the effort of water conservation and efficiency: 1. PWS's become more aware of the benefits of water conservation and efficiency in the long-term management of their water supply, infrastructure and financial capacity; 2. PWS's implement water conservation and efficiency programs; 3. Water conservation and efficiency are linked with the implementation of the Statewide Water Plan resulting in a sustainable, reliable, and safe supply of water for all users of public water systems in Georgia; 4. Georgia develops and/or updates water conservation and efficiency implementation plan(s), guidance documents, and technical assistance training programs; and 5. Public water systems attend training and/or receive technical assistance in implementing water conservation and efficiency.	The ultimate measure of the success of this effort is the extent to which Georgia implements water implements water conservation and efficiency in helping to extend the sustainability and reliability of Georgia's public water systems. In concert with the implementation of the Statewide Water Plan, water conservation and efficiency become part of the daily operation and maintenance of public water systems in Georgia enhancing technical, managerial and financial capacity.	The Georgia Environmental Protection Division is the agency responsible for the work to be completed.	All activities are ongoing and will continue through the life of the grant.

GEORGIA ENVIRONMENTAL FINANCE AUTHORITY
DRINKING WATER STATE REVOLVING FUND
Local Assistance and Other State Programs (15%)
Intended Use Plan (IUP) and Workplan for FY 2020 CAP Grant
December 2019 (Updated April 2020)

The Safe Drinking Water Act (SDWA) Amendments of 1996 authorize states to provide funding for certain non-project activities, called Set-Asides, provided that the amount of that funding does not exceed certain ceilings. States are required to describe in their Intended Use Plans the amount of funds that they will use for these activities. A separate account must be set up to accept these funds.

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 Act. States may also use the **15% set-aside** to support the establishment and implementation of wellhead protection programs. States may use up to 15% of the capitalization grant amount for these activities, provided not more than 10% of the capitalization grant amount is used for any one activity. EPA allows states the flexibility to describe in their set-aside workplans how the 1452(k) funds will be obligated and spent.

Table 2 provides a summary of the activities to be funded under the FFY 2020 15% set-aside category. The State primacy agency, the Georgia Department of Natural Resources, Environmental Protection Division (EPD), is the agency responsible for the development and implementation of these set-aside activities as specified in the existing "Interagency Agreement for Establishment of Drinking Water State Revolving Fund Agreement for Provision of Operating Funds, Financial Services and Project Management Services" between the Georgia Environmental Finance Authority (GEFA) and EPD.

EPD continues to work on implementing the approved Regional Water Plans. We propose to fund portions of this work under two activities under this set-aside in the areas of local assistance to small public water systems. The Capacity Development and Wellhead Protection activity goals and objectives are written similar to ensure that the overall plan has continuity, is cohesive and implementable. The Capacity Development portion of the set-aside will cover work related to small public water system technical capacity, including source water and infrastructure adequacy, and to assure the availability of high quality and reliable drinking water to the citizens of Georgia (water source and water capacity). The Wellhead Protection activity will address work involving groundwater supply assessments, yield, safety and other issues that impact wellhead protection plans for existing and potential sources of supply.

As allowed under Section 1452(k) of the SDWA, Georgia will set-aside **\$3,892,050 (15.0%)** of the capitalization grant in order to accomplish the following activities in the work plan (Table 2).

Object Class Categories:	Capacity Development 15% (DWSRF 2020)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Env Engineer	Goal 1,2,3,4,6,7	Dist. Office	5	91,724	1.00	458,622
Env Comp Specialist	Goal 1,2,3,4	Dist. Office	9	66,120	1.00	595,082
MG1: Env Health/Prot	Goal 1,2,3,4	WPB	1	93,514	1.00	93,514
Comp & Lisc Tech	Goal 1,2,3,4	Dist. Office	2	66,347	1.00	132,694
Modeler	Goal 2,6,7	WPB	2	115,290	1.00	230,581
Geologist	Goal 1,2,3,4	Dist. Office	1	93,087	1.00	93,087
Environmental Eng	Goal 1,2,3,4,6	WPB DW	2	100,534	1.00	201,069
Modeler	Goal 2,6,7	WPB	1	111,920	1.00	111,920
Personnel Services Category Totals:						1,916,569
Equipment:	Description	Work Plan	Program/	Total Cost		
Equipment Totals:						
Supplies: List by groups, as	Description	Work Plan	Program/	Total Cost		
Laboratory to Maintain Primacy	Supplies/Equipment/Rents/Utilities to maintain DW primacy portion of laboratory	Goal 2,3,5	WPB	325,807		
Supplies Total:						325,807
Contractual:	Description	Work Plan	Program/	Total Cost		
GAWP - GWWI	Operator Training	Goal 1,2,4	WPB	270,000		
Contracts	One or more contracts for hydrologic studies and/or water resource assessment modeling	Goal 6,7	WPB	50,000		
Contractual Total:						320,000
Total Cost						2,562,376
Percent Total of Set-aside	9.88%					

	Table 2	15 Percent Set-Aside - Local Assistance and Other State Programs (FFY20-\$3,892,050)				
Set-Aside Activity	Funding(\$, %)	Goals and Objectives	Outputs/Deliverables	Evaluating Success	Agency Responsibilities	Schedule
Capacity Development Strategy Implementation	\$2,562,376 9.88% of FFY20 Cap Grant	<p>1. Continue to improve the operation of public water systems by enhancing the opportunities for the training of the water operators and water laboratory analysts in Georgia and help operators to acquire and maintain technical, managerial and financial capacity.</p> <p>2. Through Goal 1, improve the technical, managerial and financial capacity of the public water system the operator works for and those they may provide assistance to.</p> <p>3. As part of the EPD's approved capacity development plan, use sanitary surveys, inspections and other field visits to identify improvements that need to be made technical, managerial and financial capacity of the water system based on IESWTR, LT1ESWTR, Stage 1 DBPR, LT2ESWTR, Stage 2 DBPR, radiological, new lead and copper rule and Groundwater Rule.</p> <p>4. As part of the approved capacity development plan, plan review and EPD's "Minimum Standards for Public Water Systems" help systems improve their technical, managerial and financial capacity Stage 1 DBPR, Stage 2 DBPR, Radiological and GWR.</p> <p>5. Continued operation of the primacy Pubic Water System Supervision grant portion of the EPD laboratory. This cost is distributed between all users of the laboratory throughout EPD.</p> <p>6. Continue to improve water use data and incorporate the data in revised models to support safe and reliable drinking water supplies.</p> <p>7. Continue to refine water quantity models and conduct hydrologic studies to estimate the capacities of Georgia's surface and groundwater for water supply.</p>	<p>1. Contract with the Georgia Water And Wastewater Institute (GWWI) to provide an ongoing technical training program for water system operators and laboratory analysts using an EPD approved curriculum.</p> <p>2. Annually provide operator and laboratory analyst's technical training to approximately 1,500 students and/or 100 courses.</p> <p>3. Complete sanitary surveys on schedule and perform other field visits as necessary and notify systems of deficiencies.</p> <p>4. Complete plan reviews with timely responses.</p> <p>5. As needed, assist surface water systems in conducting CPE's (Comprehensive Performance Evaluations).</p> <p>6. Conduct approximately 550 sanitary surveys annually and increase the frequency of the inspections based on new EPA regulations.</p> <p>7. Extend contract with the Georgia Rural Water Association to continue the groundwater PWS training and technical assistance.</p> <p>8. Continue to update the surface water system MOR project to link with the SDWIS/State data system for compliance and train the operators in the use of the modified system.</p> <p>9. PWSS portion of EPD laboratory placed in full operation and available to assist in small public water system evaluation and technical assistance.</p> <p>10. Continue comprehensive data and information management systems including instream flow and source water quality data for protecting public water supply sources in Georgia.</p> <p>11. Continue to operate, maintain, and collect flow and quality data from surface waters for evaluating impact to and protecting public water supply sources in Georgia.</p>	<p>1. Number of students attending training courses.</p> <p>2. Review the results of student and third party course evaluations.</p> <p>3. Improved operator skills and abilities identified through data collected through the operator training program and sanitary surveys.</p> <p>4. Number of public water systems attending workshops.</p> <p>5. Review the results of workshop attendee evaluations.</p> <p>6. Number of public water systems showing improved compliance with IESWTR, LT1ESWTR, Stage 1 DBPR, LT2ESWTR, Stage 2 DBPR, radionuclides and other existing regulations.</p>	<p>EPD's Watershed Protection Branch (WPB) is responsible for the development and administration of contracts. WPB and EPD District offices are responsible for evaluating the success of the contracts. EPD District offices will perform sanitary surveys, field visits and provide technical assistance and plans and specifications reviews for groundwater systems WPB will perform sanitary surveys, field visits; CPE's and provide technical assistance for surface water systems.</p>	<p>All activities are ongoing and will continue through the life of the grant.</p> <p>Existing GWWI contract to be renewed for 12-month period. Existing GRWA contract will be renewed for a 12 month period.</p>

Object Class Categories:	Wellhead Protection Implementation (DWSRF 2020)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Geologist 3	Goal 1,2,3,5	WPB	4	97,087	1.00	388,347
Env Engineer	Goal 1,2,4,5	Dist. Office	1	104,808	1.00	104,808
Comp & Lisc Tech	Goal 3,4,5,6	Dist. Office	1	64,894	1.00	64,894
MG2:Env Health/Prot	Goal 2,5,8,10	WPB	1	180,549	1.00	180,549
MG1:Env Health/Prot	Goal 2,5,8,10	WPB	1	124,137	1.00	124,137
MG1:Env Health/Prot	Goal 2,5,8,10	WPB	1	107,265	1.00	107,265
Personnel Services Category Totals:						970,000
Equipment:	Description	Work Plan Designator	Program/Unit	Total Cost		
Primacy Laboratory to maintain primacy	Equipment/Rents/Utilities to maintain DW primacy portion of lab due to increased base cost for the new facility	Goal 3,7,8,9	WPB	231,728		
Miscellaneous Equipment	Field Equipment	Goal 3,7,8,9	WPB	5,346		
Equipment Totals:						237,074
Supplies: List by groups, as appropriate:	Description	Work Plan Designator	Program/Unit	Total Cost		
Supplies	Filters, Supplies for Testing GW under direct influence of SW	Goal 3,7,8,9	WPB	5,000		
Supplies Total:						5,000
Contractual:	Description	Work Plan Designator	Program/Unit	Total Cost		
GRWA	PWS Technical Assistance	Goals 1-9	WPB	120,000		
Contractual Total:						120,000
Total Cost						1,332,074
Percent Total of Set-aside	5.12%					

	Table 2	15 Percent Set-Aside - Local Assistance and Other State Programs (FFY20-\$3,892,050)				
Set-Aside Activity	Funding (\$, %)	Goals and Objectives	Outputs/Deliverables	Evaluating Success	Agency Responsibilities	Schedule
Wellhead Protection Implementation	\$1,332,074 5.12% of FFY20 CAP Grant	1. As part of SWAP, continue the development of wellhead protection plans (WHPPs) for all GA municipal public water systems (PWSs).	1. Complete WHPPs for new municipal PWSs and update existing WHPPs when permits are up for renewal.	1. PWS sources are better protected through wellhead protection activities, including site remediation and/or replacement of contaminated wells.	EPD's Watershed Protection Branch (WPB) is the lead Branch in the development and implementation of GA's SWAP.	All Activities are ongoing and will continue through the life of the grant.
		2. Continue the implementation of a program to delineate the source water assessment areas and make the susceptibility determinations for privately owned public water systems. Approximately 300 per year. 3. Assist PWSs by identifying and investigating areas of ground water contamination affecting or potentially affecting PWSs. 4. As part of construction inspections for new sources and facilities, conduct field visits, verify submitted GPS data, wellhead integrity and potential pollution sources within the inner management zone of wellhead protection areas. 5. Assist PWS in new survey and/or assessment requirements that may be related to new regulations. 6. Validate water facility location data. 7. Involve other EPD branches in implementing wellhead protection and SWAPs. 8. Work with other EPD branches to take positive steps to manage potential sources of contaminants and prevent pollutants from reaching sources of drinking water supply. 9. Continued operation of the primacy PWSS portion of the EPD laboratory. This increased cost is distributed between all users of the laboratory throughout the Division. 10. Continue to refine water quantity models and conduct hydrologic studies to estimate the capacities of Georgia's groundwater for water supply.	2. Validate submitted GPS data during construction inspections and other field visits. 3. Development of wellhead protection plans (susceptibility determinations) including GIS coverages for privately-owned public water system sources, including source locations and locations of potential sources of contamination. 4. Geologic and hydro-geologic investigations of areas of existing or potential ground water contamination. 5. Update wellhead protection plans when PWS's permit to operate a public water system comes due for renewal. 6. All new municipal GW sources require approval of an initial wellhead protection evaluation prior to starting construction. 7. Other EPD programs and branches consider wellhead protection plans and SWAPs when issuing environmental permits. 8. Fewer sources of drinking water become contaminated as a result of land use activities. 9. PWSS portion of EPD laboratory placed in full operation and available to assist in small public water system source water evaluations and groundwater contamination investigations impacting small public water systems. 10. Groundwater sources that are suspected of being under the direct influence of surface water are evaluated as needed.	2. Public drinking water aquifers are better protected through the investigation of existing or potential ground water contamination. 3. Continuation of EPA-approved chemical monitoring reform through the waiver program for ground water systems. 4. No new GW source of water supply will be constructed within a contaminated area. 5. Accurate well location data for SDWIS inventory required by EPA. 6. PWSS portion of EPD laboratory placed in full operation and available to assist in small public water system evaluation and technical assistance. 7. Any groundwater source of water supply found under the direct influence of surface water corrects the problem or installs treatment.	Coordinate source water activities with other Branches of EPD and other stakeholders. Implement waiver program and ground water under the direct influence of surface water determinations. Implement WHP Program, update GIS coverages, coordinate on all ground water source water activities, and identify sources of ground water contamination impacting PWSs. EPD District offices will take more responsibility in validating GPS facilities location during construction inspections and other field visits and evaluate well head integrity and potential pollution sources within the inner management zone.	

Attachment 7 - 2020 DWSRF Affordability Criteria



Drinking Water State Revolving Fund Affordability Criteria

GEFA's affordability criteria uses data on median household income, unemployment rate, and population trends from the U.S. Census Bureau's American Community Survey. The borrower's data is categorized in percentiles. GEFA will award principal forgiveness to Georgia's most disadvantaged communities.

1. Median Household Income (MHI)

State Percentiles	25th Percentile	50th Percentile	75th Percentile
MHI	\$31,701	\$40,155	\$52,234

2. Unemployment Percent

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Unemployment Percent	2.20%	3.6%	5.10%

3. Percentage not in the Labor Force

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage not in Labor Force	36.6%	43.8%	50.9%

4. Poverty Rate

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Poverty Rate	13.2%	21.2%	28.7%

5. Percentage on Social Security

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage on Social Security	28.9%	35.7%	42.6%

6. Percentage on SSI

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage on SSI	3.9%	6.8%	9.9%

7. Percentage with Cash Public Assistance

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage with Cash Public Assistance	0.5%	1.3%	2.5%

8. Percentage with SNAP

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage with SNAP	11.6%	18.8%	26%

9. Age Dependency Ratio

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Age Dependency Ratio	57.8	67	77.3

10. Population Trend

The following will be the categories used for determining scoring for change in population from 2011 to 2018.

- Positive growth or no growth
- Between -0.01% to -1%
- Between -1.01% and -2%
- Greater than -2%

**Attachment 8 - Ranking Criteria for DWSRF Projects
Georgia Environmental Finance Authority
2019 DWSRF Project Solicitation
Project Ranking Criteria**

Projects will be rated in four categories to determine their eligibility and selection for funding under the DWSRF Program.

Drinking Water SRF

Drinking Water State Revolving Fund Scoring System (maximum 100 points)

1. Readiness to proceed
2. Public health compliance benefit
3. Project benefits
 - a. Energy conservation/production and efficiency benefit
 - b. Water efficiency benefit
4. Other applicant or project attributes

DWSRF Scoring System – Detailed Breakdown

1. Readiness To Proceed

- | | |
|---|--------|
| a. State Environmental Review Process (SERP) complete (if selected you must attach the NONSI or CE) | 40 pts |
|---|--------|

2. Public Health Compliance Benefits

Check All That Apply

- | | |
|--|--------|
| a. Project is needed to fully address deficiencies documented in an enforcement action (e.g. Notice of Violation, Consent Order, Administrative Order, etc.) (Order # _____) | 40 pts |
| b. Project will bring public water system into immediate compliance with Safe Drinking Water Act | 20 pts |
| c. Project involves system and/or facility upgrades to create redundancy and enhance system reliability | 20 pts |

3. Project Benefits

Check All That Apply Within Each Category

Energy Conservation/Production and Efficiency Benefit

Check All Below That Apply

- | | |
|--|-------|
| a. Project designed to reduce energy consumption by the utility via the replacement of pumps and/or motors, blowers, SCADA equipment, lighting upgrades or other energy savings products or processes. | 2 pts |
| b. Energy management planning projects, including energy assessments, energy audits, optimization studies and other projects designed to determine high use energy areas. | 2 pts |

Water Efficiency Benefit

Check All Below That Apply

- a. Project to replace leaking water lines in an attempt to identify and reduce system-wide real water loss. Project may include the purchase of leak detection equipment. 4 pts
- b. Project to replace old water meters and install a more efficient method [such as an automatic meter reading (AMR) system or an advanced metering infrastructure (AMI) system] to read, record and track water usage and reduce system-wide apparent water losses. 2 pts
- c. Project to create a water fixture or irrigation system retrofit or rebate program. 2 pts

4. Other Applicant or Project Attributes

Check Any Below That Apply

- a. Project benefits more than one system or community, e.g., interconnection of two or more public water systems. 5 pts
- b. Applicant maintains a central asset inventory (with descriptive information about assets such as age, size, construction materials, location, installation date, condition, and remaining useful life) and a complete water system map. 3 pts

* GEFA reserves the right to verify any information submitted within the pre-application.

Attachment 8 - Public Meeting Summary IUP



Georgia Environmental Finance Authority
IUP Meeting Minutes
Atlanta, Georgia 30303
Friday, May 29, 2020
10:00 a.m.

Call to Order

The meeting was held on Friday, May 29, 2020, at 10:00 a.m. via conference call. In accordance with safety precautions regarding COVID-19 virus and in keeping with the Governor's Declaration of a Public Health State of Emergency, members of the public who want to participate in the public meeting must do so via conference call.

GEFA staff present at the meeting were:

Amanda Carroll
Ansley Jones
Sarah Oken
Stephen Gray
Oshebar Hardman

Public participants present at the meeting were:

None

Amanda Carroll welcomed everyone and introduced the staff in attendance. After discussing the purpose for the public meeting was to present and receive comments on the drafted 2020 Clean Water and Drinking Water State Revolving Funds IUP, she opened the floor for comments.

Comments from Speakers

No other comments were made.

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

**Attachment 10 - Loan Program Policies
May 2020**



GEORGIA ENVIRONMENTAL FINANCE AUTHORITY

1. PURPOSE

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

2. APPLICABILITY

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

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

3. SUB-PROGRAMS

Georgia Fund

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

4. ELIGIBLE RECIPIENTS

Type of Entity

- GEFA can provide financing to the following entities:
 - Local governments and instrumentalities of the state,
 - Municipal corporations,
 - County or local water, sewer, or sanitary districts,

- State or local authorities, boards, or political subdivisions created by the General Assembly or pursuant to the Constitution and laws of the state, and
- Nongovernmental entities with an approved land conservation project.

Minimum Recipient Qualifications

- **Qualified Local Government** – Municipalities and counties must be certified as Qualified Local Governments by the Georgia Department of Community Affairs (DCA).
- **Service Delivery Strategy** – Municipalities, counties, and authorities must be included in a DCA-verified Service Delivery Strategy. The project for which an applicant seeks financing must be consistent with the verified strategy.
- **State Audit Requirements** – Municipalities, counties, authorities, and nongovernmental entities must be in compliance with state audit requirements.
- **Metro Plan Compliance** – Municipalities, counties, and authorities located within the Metropolitan North Georgia Water Planning District (MNGWPD) can receive GEFA financing if the director of the Georgia Environmental Protection Division (EPD) has certified that the applicant/recipient is in compliance or is making a good faith effort to comply with all MNGWPD plans and/or enforcement measures.
- **Updated Building Codes** – Municipalities and counties must adopt and enforce O.C.G.A. Section 8-2-3 relating to the installation of high-efficiency plumbing fixtures.
- **Current Loan Agreements** – A current GEFA borrower can receive additional GEFA financing only if the borrower is in compliance with the existing credit documents, e.g., loan agreement and promissory note.
- **Nongovernmental Entities** – Nongovernmental entities must be a nonprofit organization with a primary purpose of permanently protecting or conserving land and natural resources, as evidenced by their organizational documents and consistent with O.C.G.A. Section 12-6A-2(9.1).

5. ELIGIBLE PROJECTS

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

- **Georgia Fund** – May finance projects consistent with O.C.G.A. Section 50-23-4 to:
 - Supply, distribute, and treat water
 - Collect, treat, or dispose of sewage or solid waste
- **Georgia Reservoir Fund** – May finance projects consistent with O.C.G.A. Section 50-23-28 to:
 - Expand the capacity of existing reservoirs or other sources for water supply
 - Establish new reservoirs or other sources for water supply
- **CWSRF** – May finance projects consistent with the federal Clean Water Act to:
 - Construct municipal wastewater facilities
 - Control nonpoint source pollution, including projects that permanently protect conservation land as defined by O.C.G.A. Section 12-6A-2(5)
- **DWSRF** – May finance projects consistent with the federal Safe Drinking Water Act to:
 - Install or upgrade facilities to improve drinking water quality or pressure, protect water sources, and provide storage create or consolidate water systems

Minimum Project Eligibility Requirements Under the Federal State Revolving Fund Programs

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

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

6. ELIGIBLE ACTIVITIES

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

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

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

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

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

7. PROGRAM MAXIMUMS

Loans available from GEFA are subject to the following maximums.

Georgia Fund

- The maximum loan amount is \$3,000,000 per borrower per year.
- The maximum loan amount for emergency loans is \$500,000 per project.
- The standard amortization period is 20 years or the useful life of the project.

Georgia Reservoir Fund

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

CWSRF

- The maximum loan amount is \$25,000,000 per borrower per year.
- The maximum loan amount for engineering loans is \$2,000,000 per project.
- The maximum amortization period is 30 years not to exceed the useful life of the project.

DWSRF

- The maximum loan amount is \$25,000,000 per borrower per year.
- The maximum loan amount for engineering loans is \$2,000,000 per project.
- The maximum amortization period is 40 years for communities designated as “disadvantaged” based on GEFA’s affordability criteria not to exceed the useful life of the project.

8. INTEREST RATES

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

Federal Loans – For CWSRF and DWSRF loans, GEFA will charge an interest rate that is 50 basis points (0.50 percent) below GEFA’s benchmark rate.

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

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

9. FEES

GEFA may assess certain fees to loan recipients.

Origination Fee – GEFA will charge an origination fee of 1 percent pursuant to the loan agreement.

Loan Servicing Fees – Under specific circumstances, GEFA may charge the following loan servicing fees:

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

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

10. LOAN SECURITY

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

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

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

11. RELEASE OF GEFA FUNDS DURING CONSTRUCTION

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

12. LOAN EXECUTION DEADLINE

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

13. LOAN RESTRUCTURING

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

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

Under no circumstances will loan principal be forgiven.

14. LOAN REFINANCING

Loan refinancing uses loan funds to pay off an existing debt obligation, thereby satisfying the terms of the existing debt agreement and cancelling the existing obligation. GEFA will consider requests to refinance existing GEFA debt on a case-by-case basis if one of the following conditions is met:

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

15. CREDIT ANALYSIS

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