

**State of Georgia
Clean Water State Revolving Loan Program
State Fiscal Year 2021 Annual Report**



**Prepared by the
Georgia Environmental Finance Authority
for the
U.S. Environmental Protection Agency, Region IV
September 30, 2021**

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

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State of Georgia Clean Water State Revolving Fund Program State Fiscal Year 2021 Annual Report

Introduction

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

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

As required by the Code of Federal Regulations, Title 40, Part 35, Subpart K, Section 35.3165; Section 606, Paragraph (d) of the Clean Water Act; and Chapter 6 of the CWSRF Management Manual of December 1988, the Georgia Environmental Finance Authority (GEFA) submits this annual report for the state fiscal year ending June 30, 2021 (FY2021). This report provides detailed information concerning the management and fiscal integrity of the program, changes to the program, and updates to the program's goals and objectives relating to the 2020 Intended Use Plan (IUP).

GEFA was created by the Georgia General Assembly in 1986 as the successor agency to the Georgia Development Authority Environmental Facilities Program. GEFA assists local governments in financing the construction, extension, rehabilitation, replacement, and securitization of public works facilities. The GEFA board of directors consists of three ex-officio members and eight members appointed by the governor. The Georgia Environmental Protection Division (EPD) provides certain professional services for the CWSRF. These services include:

- Project reviews and approvals;
- Planning and project development;
- Information tracking;
- Information gathering and assistance with the National Needs Survey;
- Issuing Notices of No Significant Impacts (NONSI) and Categorical Exclusions (CE);
- Assistance with the National Information Management System (NIMS); and
- The Clean Water Benefits Reporting (CBR) database.

Executive Summary

In July 2020, GEFA submitted an IUP and application for the 2020 CWSRF grant. The 2020 grant was awarded on September 14, 2020, for \$26,869,000. In June 2021, the 2021 grant application and IUP were submitted to the U.S. Environmental Protection Agency (EPA) for \$26,865,000 and was awarded on August 18, 2021. Funds awarded by EPA to Georgia's CWSRF as of June 30, 2021, total \$871,666,061, including \$24,672,170 net transfers from the Drinking Water State Revolving Fund (DWSRF). There were no net transfers from DWSRF for state FY2021. Georgia's required state match totals \$157,465,862.

Attachment 1 shows the total sources of funds by quarter during state FY2021 including federal grant funds, state match contributions, repayments from direct federal loans, and interest earnings generated from these accounts. Attachment 1 also shows the closing fees collected by quarter identified as program income and non-program income. Georgia reports the collection of program income and non-program income separately in accordance with the EPA Fee Guidance released

in October 2005. Attachment 1 also shows the uses of funds by quarter. Attachment 2 shows the balances within these accounts as of June 30, 2021.

Under the CWSRF 23 new loans and two increases to existing loans were executed in state FY2021 for a total of \$269,083,100. These CWSRF loans include \$6,264,250 in principal forgiveness and \$40,872,955.33 that met the qualifications for the Green Project Reserve. These executions and increases can be found in Attachment 3. Attachment 4 shows information for these 23 projects in the NIMS format. Lastly, GEFA and EPD collectively entered all necessary information into the Clean Water Benefits Reporting database for all projects funded through state FY2021.

All new loan commitments were made to qualified local governments or water and sewer authorities according to the requirements of the Georgia Department of Community Affairs (DCA), which includes a verified service delivery strategy. Additionally, all loan recipients have the technical, managerial, and financial capability to operate a sewer system. Each project was reviewed in accordance with the EPA approved State Environmental Review Process (SERP) and was issued a Notice of No Significant Impact (NONSI) or a Categorical Exclusion (CE). Below is a short description for each of the projects funded in state FY2021.

Additional Subsidization Projects

Blue Ridge (CW2020018)

On December 3, 2020, Blue Ridge signed a \$5,000,000 assistance agreement, including \$750,000 in principal forgiveness. This project includes rehabilitating the water pollution control plant. As of the end of state FY2021, \$59,725 have been drawn.

Camilla (CW2020003)

On February 22, 2021, Camilla signed a \$1,900,000 assistance agreement, including \$950,000 in principal forgiveness. This project includes rehabilitating the wastewater treatment plant and lift stations. As of the end of state FY2021, \$19,200 have been drawn.

Fort Valley Utilities Commission (CW2020009)

On October 30, 2020, Fort Valley Utilities Commission signed a \$2,500,000 assistance agreement, including \$1,100,000 in principal forgiveness. This project includes installing sewer main and a lift station. As of the end of state FY2021, \$1,033,392.06 have been drawn.

Gilmer County (CW2020007)

On June 11, 2021, Gilmer County signed a \$755,000 assistance agreement, including \$264,250 in principal forgiveness. This project includes replacing lift station pumps and transmission main. As of the end of state FY2021, no funds were drawn.

Thomson (CW2020015)

On June 17, 2021, Thomson signed a \$8,361,000 assistance agreement, including \$1,100,000 in principal forgiveness. This project includes rehabilitating the wastewater treatment plant. As of the end of state FY2021, no funds were drawn.

Toccoa (CW2019001)

On December 3, 2020, Toccoa signed a \$7,332,000 assistance agreement, including \$1,000,000 in principal forgiveness. This project includes upgrading the headworks at the wastewater treatment plant. As of the end of state FY2021, \$36,745.00 have been drawn.

Waycross (CW2020002)

On March 2, 2021, Waycross signed a \$2,500,000 assistance agreement, including \$1,100,000 in principal forgiveness. This project includes upgrading the wastewater treatment plant. As of the end of state FY2021, \$567,209 have been drawn.

Green Projects

Columbus Water Works (CW2020020)

On April 13, 2021, Columbus Water Works signed a \$13,300,000 assistance agreement. The project includes rehabilitating the wastewater treatment facilities and the sewer collection system. As of the end of state FY2021, no funds were drawn.

Columbus Water Works (CW2020019)

On April 13, 2021, Columbus Water Works signed an \$24,705,000 assistance agreement. The project includes rehabilitating the wastewater treatment facilities and the sewer collection system. As of the end of state FY2021, no funds were drawn.

DeKalb County (CW2020026)

On December 9, 2020, DeKalb County signed a \$50,000,000 assistance agreement. This project includes rehabilitating the wastewater collection and treatment system. As of the end of state FY2021, \$4,988,973.46 have been drawn.

McDuffie County Board of Commissioners (CW2020012)

On June 14, 2021, McDuffie County Board of Commissioners signed a \$650,000 assistance agreement. This project includes extending the sewer collection system. As of the end of state FY2021, no funds were drawn.

Social Circle (CW2019007)

On May 18, 2021, Social Circle signed a \$3,320,000 assistance agreement. This project includes rehabilitating and upgrading the sewer system and performing an inflow and infiltration study. As of the end of state FY2021, no funds were drawn.

Tifton (CW2019020)

On August 18, 2020, Tifton signed a \$2,000,000 assistance agreement. The project includes rehabilitating the water pollution control plant and pump stations. As of the end of state FY2021, \$278,717.90 have been drawn.

Walker County Water and Sewerage Authority (CW2019019)

On March 23, 2021, Walker County Water and Sewer Authority signed a \$9,000,000 assistance agreement. The project includes constructing three pump stations and installing sewer main. As of the end of state FY2021, no funds were drawn.

Base CWSRF Projects

Braselton (CW2019021)

On October 30, 2020, Braselton signed a \$100,000 increase to the existing \$580,000 assistance agreement entered on March 16, 2020. The project includes stormwater and road improvements. As of the end of state FY2021, \$445,786.85 have been drawn.

Cleveland (CW2020024)

On February 11, 2021, Cleveland signed a \$12,656,000 assistance agreement. This project includes expanding and upgrading the wastewater treatment plant. As of the end of state FY2021, no funds were drawn.

Dallas (CW2021008)

On April 1, 2021, Dallas signed a \$1,834,000 assistance agreement. This project includes planning, designing, and permitting services to extend sewer service to the west sewer basin. As of the end of state FY2021, no funds were drawn.

Davisboro (CW2016021)

On December 8, 2020, Davisboro signed a \$1,169,000 increase to the existing \$4,679,000 assistance agreement entered on March 13, 2017. This project includes expanding the Davisboro Land Application System. As of the end of state FY2021, \$1,977,490.99 have been drawn.

Flowery Branch (CW2020010)

On April 13, 2021, Flowery Branch signed a \$23,300,000 assistance agreement. This project will upgrade the Flowery Branch water reclamation facility. As of the end of state FY2021, no funds were drawn.

Gainesville (CW2020022)

On May 14, 2021, Gainesville signed a \$28,000,000 assistance agreement. The project will install force main, gravity sewer, a stormwater detention pond, and pump stations. As of the end of state FY2021, no funds were drawn.

Gainesville (CW2020023)

On May 14, 2021, Gainesville signed a \$22,500,000 assistance agreement. This project will upgrade the Flay Creek Water Reclamation Facility. As of the end of state FY2021, no funds were drawn.

Griffin (CW2020030)

On January 19, 2021, Griffin signed a \$9,137,000 assistance agreement. This project will install sludge processing equipment and a sludge drying facility at the wastewater treatment plants. As of the end of state FY2021, \$2,013,746.30 have been drawn.

Pooler (CW2020016)

On February 9, 2021, Pooler signed a \$25,000,000 assistance agreement. This project includes expanding the wastewater treatment plant. As of the end of state FY2021, no funds were drawn.

Senoia (CW20018001)

On November 10, 2020, Senoia signed a \$13,600,000 assistance agreement. This project includes construction of a 1.0 MGD water pollution control plant. As of the end of state FY2021, \$693,223.27 have been drawn.

White (CW2020028)

On October 30, 2020, White signed a \$464,000 assistance agreement. This project includes inflow and infiltration remediation along the east side of the railroad. As of the end of state FY2021, \$46,170.26 have been drawn.

Meeting Intended Use Plan (IUP) Goals and Objectives

The 2020 CWSRF IUP listed four goals for the program.

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

Status: In 2019, GEFA contracted with Wood Environment and Infrastructure Solutions, Inc. (Wood) to conduct an analysis of water supply sources throughout Georgia. The purpose of the water supply redundancy study is to

increase Georgia's water supply solvency and reliability. This study evaluates drinking water supply, demand, treatment, storage, distribution, and interconnectivity to identify redundant water supply sources capable of providing backup water supply for qualified water systems outside the Metropolitan North Georgia Water Planning District. To date, Wood has completed the initial summaries of data (captured through surveys) for all ten water planning regions (Task 1). Additionally, Wood has identified sufficient water supply sources for nine regions (Task 2) and developed a potential project list based on the information they gathered and analyzed for seven regions (Task 3). All three tasks should be complete for the ten regions in the study by early 2022. Wood will create presentations based on their findings and GEFA will present Wood's findings to the regional water councils in Spring 2022. GEFA has yet to determine what funding incentives will be available to communities based on the projects recommended through the study.

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

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

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

Status: GEFA has selected a comprehensive database management system that will allow borrowers to manage and track loan funds, repayments, set-aside spending, capital, and financial contributions. The goal is to automate tasks and allow the borrowers to enter and view their information in real-time. This comprehensive database will reduce the number of errors and increase efficiency in program management. The kickoff meeting is scheduled for October 1, 2021.

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

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

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

Status: In state FY2021, GEFA began a three-part webinar series entitled GEFA 101. The first webinar was held on May 20, 2021. The webinar provided an overview of GEFA and the funding programs, discussed the IUP and its purpose, demonstrated how to fill out the application, and went into depth on the call for projects and how a project can be scored for principal forgiveness. The second webinar was held on July 27, 2021. The second webinar went into detail on the underwriting process and the financial section of the application. The third webinar was held on August 31, 2021. Two staff on from the Georgia EPD reviewed the SERP.

6. Short-term Program Goal: Hone GEFA's affordability assessment to possibly add new criteria that make sense for evaluating Georgia communities fairly and transparently.

Status: GEFA contracted with IB Environmental to advise GEFA on disadvantaged populations, provide training, and assist in evaluating research related to calculating the following for the borrower's:

- a. Poverty Prevalence Indicator (PPI): Percent of Households Below 200% of Federal Poverty Level
- b. Household Burden Indicator (HBI): Water Costs as a Percent of Income at lowest quintile income
- c. Based on the above, provide a categorization of the applicant's water-related costs as creating a:
 - Very High Burden
 - High Burden
 - Moderate-High Burden
 - Moderate-Low Burden, or
 - Low Burden

A training was held for the water resources division staff by IB Environmental on February 25, 2021, to discuss this research. IB Environmental produced a tool that can be used to easily calculate the PPI and HBI. This tool was demonstrated and discussed during the training.

7. Short-term Program Goal: Waive the maximum loan amount of \$25,000,000 per year on a case by case basis to significantly reduce cash balances and increase pace.

Status: During state FY2021, GEFA asked that the board waive the \$25,000,000 cap for three loans. These loans were for the city of Gainesville for \$28,000,000, DeKalb County for \$50,000,000, and Clayton County Water Authority (CCWA) for \$50,000,000. Loan agreements for city of Gainesville and DeKalb County were executed during state FY2021 and the loan agreement for CCWA will be executed during state FY2022. CCWA is also scheduled to submit another application for an additional \$50,000,000 during state FY2022.

Program Administration (4 Percent)

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

CWSRF Non-Program Income

In state FY2021, GEFA spent \$926.32 in CWSRF non-program income to support the state's water quality monitoring, testing, and standards development. Attachment 5 shows how non-program income was allocated.

Disadvantaged Business Enterprise (DBE) Participation

Within GEFA's agreement, recipients are required to encourage participation of small minority and women owned businesses in all project subcontracts. The state's CWSRF percentage goals through September 30, 2020, are four percent for Minority Business Enterprises (MBE) and four percent for Women Business Enterprises (WBE). A summary of DBE utilization is in Attachment 6. The data provided in Attachment 6 is for the reporting period of October 1, 2019, through September 30, 2020, representing the most recent full fiscal year of data.

GEFA makes every effort to comply with the EPA's Six Good Faith Efforts. Telephone calls and emails are regularly made to DBE subcontractors to encourage their participation in both the CWSRF and DWSRF projects. DBEs are alerted to GEFA-approved projects as soon as they appear in the database, allowing subcontractors to inquire and prepare for these projects prior to the bid date. Subcontractors are additionally urged to pursue EPA/Georgia Department of Transportation (GDOT)/Small Business Administration (SBA) certification. GEFA staff are available to answer questions and assist

subcontractors in the application process. GEFA also maintains an in-house bidder's list of certified DBE prime contractors and subcontractors. The data for the bidder's list is collected and forwarded to loan recipients with compliance approval. The bidder's list also serves as a database of MBEs and WBEs and non-MBE/WBE prime contractors and subcontractors.

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

CWSRF Loan Disbursements

The CWSRF disbursed funds to 64 active projects during state FY2021. Attachment 7 shows the projects that received funds by quarter in state FY2021. The CWSRF disbursed a total of \$106,445,863.23 in state FY2021. Attachment 8 compares the projected disbursement schedules indicated within the 2019 and 2020 IUPs for state FY2021 against the actual disbursements made in state FY2021. The CWSRF disbursed 347 percent of projected disbursements in state FY2021.

CWSRF State Match

Under the provisions of the Federal Water Pollution Control Act (FWPCA) Section 602(b)(2), the state is required to deposit an amount equal to 20 percent of the total capitalization grant into the CWSRF. During state FY2021, projects that received federal capitalization grant dollars used a cash draw ratio of 83.33 percent federal dollars and 16.67 percent state match dollars. GEFA received general obligation bond funds from the state to match the CWSRF program at 20 percent. These bond funds will be deposited into the same CWSRF fund as grant payments are made. Attachment 1 shows the amount of state match funds provided during state FY2021 by quarter.

CWSRF Loan Repayment

Nineteen CWSRF projects closed during state FY2021 (Attachment 9). The total dollar value awarded to these projects equaled \$90,007,000 of which \$72,555,489.14, or 80.61 percent, was disbursed. The total amount of repayments credited to the CWSRF during state FY2021 from all sources was \$99,430,188.29 and can be found within Attachment 1 (total of federal and state-match repayments). These sources of repayment include principal and interest payments and any late fees or loan continuation fees paid. To maintain the revolving nature of the CWSRF, all repayments including the principal, interest, and fees are credited to the CWSRF. Attachment 1 also shows that \$2,522,459.20 in closing fees were collected during the state fiscal year.

Water Resources Reform and Development Act (WRRDA) Implementation

WRRDA requires the competitive procurement of architectural and engineering (A&E) services for projects receiving CWSRF assistance. GEFA will be submitting DeKalb County with a loan amount of \$50,000,000 to meet the equivalency requirement.

Assurances and Specific Proposals

The CWSRF will adhere to all the certifications covered in the Clean Water Act as well as those within Georgia's Operating Agreement with the Regional EPA office. The specific certifications are:

1. Capitalization Grant Agreement
2. Payment Schedule
3. State Matching Funds
4. Commitment of 120 Percent in One Year
5. All Funds – Timely Expenditure
6. Enforceable Requirements of the Clean Water Act
7. Cross Cutting Issues
8. State Law and Procedures
9. State Accounting and Auditing Procedures
10. Recipient Accounting and Auditing Procedures
11. Annual Report
12. Limitations on Eligibility
13. Environmental Review Process
14. Maintain the Fund
15. Perpetuity
16. Types of Assistance
17. Priority List
18. Limitation of Double Benefits
19. Consistency with Planning Requirements
20. Annual Audit
21. Intended Use Plan
22. Annual Federal Oversight Review and Technical Assistance
23. Dispute Resolution
24. Reserve the Right to Transfer up to 30 Percent of Grant Amount Between Programs
25. NIMS
26. Clean Water Benefits Reporting System

A copy of GEFA's FY2021 unaudited financial data is provided under separate cover.

Attachment 1
Sources and Uses of Funds by Quarter
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

	Quarter 1 07/2020 - 09/2020	Quarter 2 10/2020 - 12/2020	Quarter 3 01/2021- 03/2021	Quarter 4 04/2021 - 6/2021	Total
Sources					
Direct Capitalization Grant Funds (Accrual Basis)	-	7,786,970.24	9,129,424.16	9,952,605.60	\$ 26,869,000.00
State Match Funds (Accrual Basis)	-	1,557,767.84	1,826,323.08	1,989,709.08	\$ 5,373,800.00
Repayments Collected (Cash Basis)					
CWSRF Federal & State Principal Repayments	3,575,288.87	24,473,473.42	44,021,403.25	16,783,678.09	\$ 88,853,843.63
CWSRF Federal & State Interest Repayments	756,753.55	749,357.33	4,533,971.73	4,536,262.05	\$ 10,576,344.66
Fees Collected (Cash Basis)					
Closing fee payments (program)	159,000.00	-	1,215,749.57	1,147,709.63	\$ 2,522,459.20
Closing fee payments (non-program)	-	-	-	-	\$ -
Investment Earnings (Short & Long-term)					
CWSRF Federal Repayment Fund	316,249.34	232,684.45	206,224.22	171,211.21	\$ 926,369.22
CWSRF State-Match Repayment Fund	107,966.50	83,695.55	76,047.20	62,735.13	\$ 330,444.38
Closing fee payments (program)	14,034.55	10,435.96	9,201.60	7,580.88	\$ 41,252.99
Closing fee payments (non-program)	1,091.81	682.27	508.62	353.84	\$ 2,636.54
Total Sources	\$ 4,930,384.62	\$ 34,895,067.06	\$ 61,018,853.43	\$ 34,651,845.51	\$ 135,496,150.62
Uses					
CWSRF Disbursements - Cap Grant (Accrual Basis)	-	7,786,970.24	9,129,424.16	9,952,605.60	\$ 26,869,000.00
CWSRF Disbursements - State Match (Accrual Basis)	-	1,557,767.84	1,826,323.08	1,989,709.08	\$ 5,373,800.00
CWSRF Disbursements - Repayments (Accrual Basis)	24,839,544.42	23,982,732.64	16,975,983.85	8,404,802.32	\$ 74,203,063.23
CWSRF Administration (4%)	-	-	-	-	\$ -
CWSRF Administration (Repayments)	191,121.08	289,438.24	296,998.79	297,201.89	\$ 1,074,760.00
CWSRF Program Income	28,757.29	84,906.04	102,543.67	510,129.41	\$ 726,336.41
CWSRF Non-Program Income	266.58	266.67	233.95	159.12	\$ 926.32
Total Uses	\$ 25,059,689.37	\$ 33,702,081.67	\$ 28,331,507.50	\$ 21,154,607.42	\$ 108,247,885.96

Attachment 2
CWSRF Repayment Accounts
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

Account	Balance*	Investment Earnings	Expected Uses of Funds
CWSRF Federal Repayment Fund	470,547,407.51	926,369.22	Project Funding
CWSRF State-Match Repayment Fund	168,094,054.57	330,444.38	Project Funding
CWSRF Closing Fee (Program Income)	22,620,373.81	41,252.99	Project Funding
CWSRF Closing Fee (Non-program Income)	2,116,649.88	2,636.54	Water Quality Related Activities
Total	\$ 663,378,485.77	\$ 1,300,703.13	

Attachment 3
Communities Receiving CWSRF Financial Assistance
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

Community	Project Number	Population Served by Project	Zip Code	Project Type	Total Assistance Agreement	Loan Amount	Principal Forgiveness Amount	Green Project Reserve Amount	Binding Commitment Date	Loan Closeout Date	Loan Interest Rate
Blue Ridge, City of	CW2020018	1,026	30513	Advanced Treatment	\$5,000,000.00	\$4,250,000.00	\$750,000.00		12/3/2020	5/1/2022	2.34%
Braselton, City of*	CW2019021	3,764	30517	Stormwater- Gray Infrastructure	\$100,000.00	\$100,000.00			10/30/2020	9/1/2022	0.50%
Camilla, City of	CW2020003	5,360	31730	Sewer System Rehab	\$1,900,000.00	\$950,000.00	\$950,000.00		2/22/2021	5/1/2022	0.82%
Cleveland, City of	CW2020024	5,500	30528	Advanced Treatment	\$12,656,000.00	\$12,656,000.00			2/11/2021	1/1/2023	2.37%
Columbus Water Works	CW2020020	61,555	31901	New Collector Sewers	\$13,300,000.00	\$13,300,000.00		\$4,433,333.33	4/13/2021	5/1/2025	0.13%
Columbus Water Works	CW2020019	61,555	31901	Secondary Treatment	\$24,705,000.00	\$24,705,000.00		\$8,235,000.00	4/13/2021	11/1/2024	0.13%
Dallas, City of	CW2021008	10,000	30132	Planning	\$1,834,000.00	\$1,834,000.00			4/1/2021	12/1/2021	0.13%
Davisboro, City of*	CW2016021	2,010	31018	Secondary Treatment	\$1,169,000.00	\$1,169,000.00			12/8/2020	11/1/2022	2.70%
DeKalb County	CW2020026	619,491	30030	Sewer System Rehab	\$50,000,000.00	\$50,000,000.00		\$22,500,000.00	12/9/2020	5/1/2024	2.28%
Flowery Branch, City of	CW2020010	10,000	30542	Advanced Treatment	\$23,300,000.00	\$23,300,000.00			4/13/2021	11/1/2023	1.04%
Fort Valley Utilities Commission	CW2020009	1,000	31030	New Collector Sewers	\$2,500,000.00	\$2,500,000.00	\$1,100,000.00		10/30/2020	3/1/2022	1.94%
Gainesville, City of	CW2020022	1,000	30501	New Collector Sewers	\$28,000,000.00	\$28,000,000.00			5/14/2021	5/1/2024	0.13%
Gainesville, City of	CW2020023	40,000	30501	Advanced Treatment	\$22,500,000.00	\$22,500,000.00			5/14/2021	5/1/2023	0.13%
Gilmer County	CW2020007	31,900	30540	Sewer System Rehab	\$755,000.00	\$490,750.00	\$264,250.00	\$171,596.00	6/11/2021	8/1/2022	0.39%
Griffin, City of	CW2020030	100,000	30224	Advanced Treatment	\$9,137,100.00	\$9,137,100.00			1/19/2021	7/1/2022	0.13%
McDuffie County Board of Commissioners	CW2020012	205	30824	New Collector Sewers	\$650,000.00	\$650,000.00		\$650,000.00	6/14/2021	9/1/2022	0.13%
Pooler, City of	CW2020016	25,694	31322	Advanced Treatment	\$25,000,000.00	\$25,000,000.00			2/9/2021	5/1/2023	0.94%
Senoia, City of	CW2018001	1,856	30276	Advanced Treatment	\$13,600,000.00	\$13,600,000.00			11/10/2020	3/1/2023	2.52%
Social Circle, City of	CW2019007	4,452	30025	Sewer System Rehab	\$3,320,000.00	\$3,320,000.00		\$1,317,793.00	5/18/2021	9/1/2022	0.73%
Thomson, City of	CW2020015	21,500	30824	Advanced Treatment	\$8,361,000.00	\$7,261,000.00	\$1,100,000.00	\$1,807,233.00	6/17/2021	4/1/2023	0.91%
Tifton, City of	CW2019020	16,838	31794	Sewer System Rehab	\$2,000,000.00	\$2,000,000.00		\$1,000,000.00	8/18/2020	4/1/2023	0.94%
Toccoa, City of	CW2019001	30,000	30577	Advanced Treatment	\$7,332,000.00	\$6,332,000.00	\$1,000,000.00		12/3/2020	8/1/2022	2.17%
Walker County Water and Sewerage Authority	CW2019019	3,148	30725	New Collector Sewers	\$9,000,000.00	\$9,000,000.00		\$528,000.00	3/23/2021	7/1/2022	1.01%
Waycross, City of	CW2020002	16,000	31501	Advanced Treatment	\$2,500,000.00	\$1,400,000.00	\$1,100,000.00	\$230,000.00	3/2/2021	7/1/2022	0.89%
White, City of	CW2020028	227	30184	Stormwater- Gray Infrastructure	\$464,000.00	\$464,000.00			10/30/2020	6/1/2021	1.94%
					\$ 269,083,100.00	\$ 263,918,850.00	\$ 6,264,250.00	\$ 40,872,955.33			

*Indicates increases to existing loans.

Attachment 4
Binding Commitments by Category, Population, and Dollar Value
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

Project Type	Number of Projects*	Dollar Value (\$)	Assistance by Population Size	Number of New Assistance Agreements	Dollar Value (\$)
Secondary Treatment (I)	2	\$9,349,700.00	Less than 3,500:	7	\$59,214,000.00
Advanced Treatment (II)	11	\$130,386,100.00	3,500 to 9,999:	3	\$17,876,000.00
Infiltration/Inflow (IIIA)			10,000 to 99,999:	11	\$131,587,000.00
Sewer System Rehab (IIIB)	7	\$68,699,650.00	100,000 & above:	2	\$59,137,100.00
New Collector Sewers (IVA)	5	\$37,539,000.00	Total	23	\$267,814,100.00
New Interceptors (IVB)					
CSO Correction (V)	2	\$12,541,650.00			
Storm Sewers - Gray Infrastructure (VI)	2	\$7,464,000.00			
Storm Sewers - Green Infrastructure (VI)					
Recycled Water Distribution (X)					
Energy Efficiency					
Renewable Energy					
Water Efficiency					
Water Reuse					
Agricultural Cropland (VII-A)					
Agricultural Animals (VII-B)					
Silviculture (VII-C)					
Urban, Excluding Decentralized Systems (VII-D)					
Groundwater, Unknown Source (VII-E)					
Marinas (VII-F)					
Resource Extraction (VII-G)					
Brownfields (VII-H)					
Storage Tank (VII-I)					
Sanitary Landfills (VII-J)					
Hydromodification (VII-K)					
Individual/Decentralized Systems (VII-L)					
Other-Planning	1	\$1,834,000.00			
Land Conservation					
Total	30	\$267,814,100.00			

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

Attachment 5
Administrative Expenses by Category
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

Object Category	4% - GEFA	4% - EPD	Program Income	Non-Program Income	CWSRF Fund	Total Expenditures
Personnel	\$0.00	\$0.00			\$151,231.32	\$151,231.32
Fringe Benefits	\$0.00	\$0.00			\$77,740.31	\$77,740.31
Travel	\$0.00	\$0.00			\$6,235.82	\$6,235.82
Contractual	\$0.00	\$0.00	\$723,790.98		\$364,410.97	\$1,088,201.95
Operating Expenses	\$0.00	\$0.00	\$2,545.43	\$926.32	\$69,426.59	\$72,898.34
Indirect Costs	\$0.00	\$0.00			\$171,728.72	\$171,728.72
Shared Services	\$0.00	\$0.00			\$233,986.27	\$233,986.27
Total	\$0.00	\$0.00	\$726,336.41	\$926.32	\$1,074,760.00	\$1,802,022.73

Attachment 6
DBE Utilization
Clean Water State Revolving Fund
October 1, 2019 - September 30, 2020**

Annual Dates	Summaries		
	MBE (\$)	WBE (\$)	Total (\$)
(October 1, 2019 - September 30, 2020)	1,805,557.56	2,940,712.09	\$ 4,746,269.65
Total	\$ 1,805,557.56	\$ 2,940,712.09	\$ 4,746,269.65
Percentage Goal	4.00%	4.00%	8.00%
Percentage Actual*	1.91%	3.11%	5.02%

*DBE information is provided on an annual basis to EPA

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

Attachment 7
Disbursements of CWSRF Funds by Quarter
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

Community	Project Number	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
		7/2020 - 9/2020	10/2020 - 12/2020	1/2021 - 3/2021	4/2021 - 6/2021	
Adairsville, City of	CW016018	\$1,998,631.61	\$2,600,292.04	\$2,607,791.20	\$681,258.59	\$7,887,973.44
Albany, City of	CW2016015	\$2,105,718.96		\$2,215,172.54		\$4,320,891.50
Bainbridge, City of	CW2017029	\$190,332.63				\$190,332.63
Banks County BOC	CW2019015	\$191,197.50	\$112,828.75	\$15,121.25	\$13,398.75	\$332,546.25
Blairsville, City of	CW2017018	\$236,457.36	\$282,034.52	\$135,832.67	\$45,143.28	\$699,467.83
Blue Ridge, City of	CW2016012		\$51,294.64		\$296,027.03	\$347,321.67
Blue Ridge, City of	CW2020018			\$59,725.00		\$59,725.00
Braselton, Town of	CW2016030	\$153,948.35				\$153,948.35
Braselton, Town of	CW2018013		\$642,158.14	\$243,902.86		\$886,061.00
Braselton, Town of	CW2019021		\$112,209.90	\$333,576.95		\$445,786.85
Brunswick- Glynn County Joint Water & Sewer	CW2019008		\$3,884.23		\$1,433,419.44	\$1,437,303.67
Byron, City of	CW2016048	\$485,117.55	\$393,228.35	\$175,653.90	\$236,750.65	\$1,290,750.45
Camilla, City of	CW2020003				\$19,200.00	\$19,200.00
Cedartown, City of	CW2018007	\$357,626.44				\$357,626.44
Chatsworth Water Works Commission	CW2016010		\$1,421,261.90	\$1,517,712.06	\$462,259.49	\$3,401,233.45
Clayton County Water Authority	CW2016037	\$1,828,208.42	\$4,711,797.89	\$2,898,580.25	\$3,576,362.44	\$13,014,949.00
Clayton County Water Authority	CW2020014		\$581,525.04	\$237,320.52	\$571,243.66	\$1,390,089.22
Cochran, City of	CW15009	\$5,000.00		\$495,176.34	\$7,500.00	\$507,676.34
Colquitt, City of	CW2017030	\$122,966.53	\$112,974.70			\$235,941.23
Dallas, City of	CW2018009	\$1,148,732.25	\$2,767,254.69	\$473,185.47	\$1,149,998.65	\$5,539,171.06
Davisboro, City of	CW2016021	\$16,000.00	\$716,366.29	\$474,099.79	\$377,965.80	\$1,584,431.88
Dekalb County	CW2020026			\$4,988,973.46		\$4,988,973.46
Douglas, City of	CW2016036			\$809,165.24	\$56,985.80	\$866,151.04
Eatonton-Putnam Water Sewer Authority	CW2016032	\$195,222.93	\$114,910.02	\$39,832.92	\$72,790.39	\$422,756.26
Fayetteville, City of	CW2019014	\$1,852,006.73	\$2,087,968.91	\$934,771.18	\$80,905.53	\$4,955,652.35
Fitzgerald Water Light & Bond Commission	CW2019011	\$350,464.77	\$321,776.00	\$126,213.50		\$798,454.27
Fort Valley Utilities Commission	CW2020009		\$897,199.68	\$136,192.38		\$1,033,392.06
Griffin, City of	CW2019017	\$262,044.66	\$477,874.00	\$30,105.00	\$70,300.00	\$840,323.66
Griffin, City of	CW2018002			\$590,762.02		\$590,762.02
Griffin, City of	CW2020030			\$1,213,368.30	\$800,378.00	\$2,013,746.30
Grovetown, City of	CW15015	\$373,263.85	\$1,049,866.97	\$1,049,116.99	\$662,669.11	\$3,134,916.92
Hawkinsville, City of	CW2016034	\$302,005.67	\$1,515,775.04	\$213,577.09		\$2,031,357.80
Hinesville, City of	CW2019022		\$123,627.00			\$123,627.00
Jesup, City of	CW2016029	\$278,017.00				\$278,017.00
Jones County	CW2016019			\$391,110.97	\$1,900.00	\$393,010.97
Kingsland, City of	CW2016047	\$30,263.75		\$192,915.68	\$1,481,347.37	\$1,704,526.80
Lavonia, City of	CW2019012	\$470,626.44				\$470,626.44
Louisville, City of	CW2019004		\$37,851.41	\$234,822.39	\$192,432.07	\$465,105.87
Lowndes County	CW2017001	\$74,162.59	\$1,140,912.56			\$1,215,075.15
Lyerly, Town of	CW2018020	\$15,446.60	\$82,808.84			\$98,255.44
Lyons, City of	CW16005	\$1,527,372.93	\$783,377.90	\$585,451.99	\$664,521.27	\$3,560,724.09
Maysville, City of	CW15019	\$19,942.20	\$187,091.30	\$20,459.50		\$227,493.00
Mitchell County Board of Commissioners	CW2017021	\$335,929.00				\$335,929.00
Newton County Water and Sewerage Authority	CW2019003	\$4,182,410.93	\$2,519,285.16		\$3,498,430.20	\$10,200,126.29
Pooler, City of	CW2019013		\$1,355,210.98	\$401,358.07	\$636,498.00	\$2,393,067.05
Porterdale, City of	CW2018008	\$32,410.80			\$11,945.40	\$44,356.20
Rockdale County	CW2017009	\$2,701,297.72	\$3,591,205.08	\$1,395,230.95	\$1,098,153.42	\$8,785,887.17
Sandersville, City of	CW2018014	\$959,843.57	\$1,575,058.08	\$736,236.76	\$847,767.31	\$4,118,905.72

Attachment 7
Disbursements of CWSRF Funds by Quarter
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

Community	Project Number	Quarter 1 7/2020 - 9/2020	Quarter 2 10/2020 - 12/2020	Quarter 3 1/2021 - 3/2021	Quarter 4 4/2021 - 6/2021	Total
Savannah, City of	CW14009	\$289,400.00				\$289,400.00
Senoia, City of	CW2018001			\$693,223.27		\$693,223.27
Thomaston, City of	CW2016044	\$88,948.45				\$88,948.45
Thomaston, City of	CW2017006			\$108,954.25		\$108,954.25
Tifton, City of	CW2019020			\$278,717.90		\$278,717.90
Toccoa, City of	CW2019001				\$36,745.00	\$36,745.00
Trion, Town of	CW2017012	\$413,999.06	\$192,042.64	\$306,704.40		\$912,746.10
Unified Government of Athens-Clarke County	LC2019001	\$900,000.00				\$900,000.00
Unified Government of Georgetown Quitman County WSA	CW2017028			\$6,575.00		\$6,575.00
Waco, City of	CW2017033		\$3,430.75			\$3,430.75
Warren County Board of Commissioners	CW2018022	\$47,999.13	\$323,150.00			\$371,149.13
Waycross, City of	CW2020002			\$330,487.50	\$236,721.50	\$567,209.00
White, City of	CW2020028			\$40,956.70	\$5,213.56	\$46,170.26
Whitfield County	CW2017007	\$296,528.04				\$296,528.04
Woodbury, City of	CW2016031		\$126,867.57		\$69,130.96	\$195,998.53
Wrightsville, City of	CW14021		\$311,069.75	\$193,596.88	\$951,754.33	\$1,456,420.96
Total Disbursements		\$24,839,544.42	\$33,327,470.72	\$27,931,731.09	\$20,347,117.00	\$106,445,863.23

Attachment 8
Comparison of Projected Versus Actual Disbursements
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

Projected Disbursements	Quarter 1 7/2020 - 9/2020	Quarter 2 10/2020 - 12/2020	Quarter 3 1/2021 - 3/2021	Quarter 4 4/2021 - 6/2021	Total
Projected FY 2021 CW Disbursements from 2019 IUP	9,453,000.00	5,602,000.00	2,050,000.00	0.00	\$ 17,105,000.00
Projected FY 2021 CW Disbursements from 2020 IUP	2,200,000.00	3,750,000.00	4,650,000.00	3,006,771.00	\$ 13,606,771.00
Total Projected Disbursements for FY 2021	\$ 11,653,000.00	\$ 9,352,000.00	\$ 6,700,000.00	\$ 3,006,771.00	\$ 30,711,771.00
Actual FY 2021 CWSRF Disbursements	\$24,839,544.42	\$33,327,470.72	\$ 27,931,731.09	\$ 20,347,117.00	\$ 106,445,863.23
Percent Disbursed of Projected	213%	356%	417%	677%	347%

Attachment 9
Projects Closed
Clean Water State Revolving Fund
FY 2021
July 1, 2020 - June 30, 2021

Community	Project Number	CWSRF Assistance Amount	Assistance Amount Used	Percentage Used	Loan Execution Date	Final Close Date	Loan Interest Rate
Albany, City of	CW2016015	\$15,000,000.00	\$15,000,000.00	100.0%	3/20/2018	3/1/2021	0.65%
Bainbridge, City of	CW2017029	\$1,055,000.00	\$980,914.83	93.0%	12/17/2018	10/1/2020	1.25%
Blue Ridge, City of	CW2016012	\$900,000.00	\$900,000.00	100.0%	2/7/2018	6/1/2021	0.89%
Braselton, Town of	CW2016030	\$753,000.00	\$653,600.00	86.8%	7/26/2018	9/1/2020	0.50%
Colquitt, City of	CW2017030	\$540,000.00	\$540,000.00	100.0%	11/14/2018	11/1/2020	1.25%
Douglas, City of	CW2016036	\$2,000,000.00	\$1,976,153.04	98.8%	1/3/2019	5/1/2021	0.67%
Griffin, City of	CW2018002	\$8,000,000.00	\$7,972,194.09	99.7%	6/11/2018	2/1/2021	1.25%
Hawkinsville, City of	CW2016034	\$2,500,000.00	\$2,500,000.00	100.0%	10/22/2018	4/1/2021	1.95%
Jesup, City of	CW2016029	\$1,794,000.00	\$1,793,806.69	100.0%	12/21/2016	10/1/2020	0.89%
Kingsland, City of	CW2016047	\$2,000,000.00	\$2,000,000.00	100.0%	11/19/2018	5/1/2021	0.62%
Lowndes County	CW2017001	\$1,734,000.00	\$1,734,000.00	100.0%	11/2/2017	12/1/2020	0.81%
Lyons, City of	CW16005	\$14,800,000.00	\$8,083,301.08	54.6%	5/9/2018	6/1/2021	2.62%
Mitchell County Board of Commissioners	CW2017021	\$1,750,000.00	\$1,628,862.25	93.1%	7/12/2018	8/1/2020	2.25%
Savannah, City of	CW14009	\$28,470,000.00	\$19,350,609.94	68.0%	2/23/2015	2/1/2021	1.03%
Trion, Town of	CW2017012	\$5,500,000.00	\$5,371,330.75	97.7%	7/27/2018	6/1/2021	1.87%
Unified Government of Athens-Clarke County	LC2019002	\$900,000.00	\$900,000.00	100.0%	6/12/2020	8/1/2020	0.50%
Waco, City of	CW2017033	\$198,000.00	\$190,701.59	96.3%	2/14/2019	11/1/2020	2.25%
Warren County Board of Commissioners	CW2018022	\$513,000.00	\$478,369.34	93.2%	3/18/2019	1/1/2021	2.25%
Whitfield County	CW2017007	\$1,600,000.00	\$501,645.54	31.4%	4/27/2018	10/1/2020	0.70%
Total		\$90,007,000.00	\$72,555,489.14	80.61%			