



September 1, 2020

Re: 2021 Clean Water State Revolving Fund (CWSRF) Call for Projects

To Whom It May Concern:

The 2021 CWSRF Intended Use Plan (IUP) call for projects is now open. The CWSRF provides low-interest financing for publicly-owned wastewater systems. Types of projects eligible for CWSRF funding include, but are not limited to, projects that:

- Maintain compliance with wastewater rules and regulations, and
- Improve water quality.

To be eligible for funding, submit a CWSRF pre-application via GEFA's website by Friday, February 26, 2021. A pre-application does not obligate you to apply or guarantee funding. The pre-application and additional guidance are available at [gefa.georgia.gov/call-for-projects](https://gefa.georgia.gov/call-for-projects).

Please note the new architecture and engineering qualifications-based selection requirements on page 5 and the expanded affordability criteria on pages 7 and 8.

Please contact the Water Resources Division at 404-584-1000 or [waterresources@gefa.ga.gov](mailto:waterresources@gefa.ga.gov) if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Kevin Clark". The signature is written in a cursive, flowing style.

Kevin Clark

Enclosures

**Georgia Environmental Finance Authority  
2021 CWSRF Call for Projects  
Project Submission Guidelines and Program Requirements**

Deadline	Pre-application Website	Questions
5:00 p.m., February 26, 2021	<a href="http://gefa.georgia.gov/call-for-projects">gefa.georgia.gov/call-for-projects</a>	404-584-1000

**Who Can Apply for CWSRF Loans?**

- Georgia cities
- Georgia counties
- Georgia water and sewer authorities
- Community Improvement Districts (CID)
- Any state or local authority created by the Georgia General Assembly

**Minimum Criteria for Eligibility**

- Only those counties and municipalities certified as Qualified Local Governments by the Georgia Department of Community Affairs (DCA) and the water and sewer authorities within those certified governments may receive funding.
- Only applicants within counties that have current DCA-certified Service Delivery Agreements (HB 489) may receive funding and the proposed project must be consistent with the verified strategy.
- Applicants must be in compliance with state audit requirements. Compliance questions can be answered at [audits.ga.gov](http://audits.ga.gov).
- Applicants within the Metro North Georgia Water Planning District (MNGWPD) must be certified by the director of the Georgia Environmental Protection Division (EPD) as complying or making a good faith effort to comply with all MNGWPD plans and/or enforcement measures.
- Project must conform to applicant's regional water plan, once adopted.
- All applicants must adopt and enforce the state minimum standard plumbing code provisions outlined in O.C.G.A. Section 8-2-3 to be eligible to receive funding.

**Eligible CWSRF Projects**

- Construction, renovation, or expansion of a publicly-owned treatment works;
- Installation of sewer systems;
- Combined sewer overflow (CSO) projects;
- Construction, repair, or replacement of decentralized wastewater treatment systems that treat municipal wastewater or domestic sewage;
- Construction and rehabilitation of municipal storm sewer systems (MS4s);
- Purchase of street and storm sewer cleaning equipment;
- Landfill closure and landfill leachate collection and treatment;
- Projects to increase the security of publicly-owned treatment works; and
- Implementation of measures to manage, reduce, treat, reuse, recycle, or recapture stormwater.

**CWSRF Water, Energy, or Nonpoint Source Projects**

- Constructing, renovating, or expanding wastewater recycling and reuse facilities that replace potable sources with non-potable sources;
- 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;
- Reducing energy consumption at publicly-owned treatment works, such as correction of infiltration/inflow problems, lighting upgrades, pump and motor replacement projects, and energy efficiency upgrades in the treatment process;
- Power producing projects via wind, solar, and biogas that directly serve the publicly-owned treatment works;
- Acquisition of buffer zones and/or wetlands;
- Streambank restoration projects;
- Purchasing land for land conservation purposes; and
- Eliminating failing septic tanks.

**Project Priority and Rank**

Project ranking is based on factors including readiness to proceed, compliance benefits, and project benefits. Projects will be listed in priority order on the CWSRF Fundable Priority List and incorporated into the IUP and submitted to EPA. GEFA will score all pre-applications and rank projects in descending order. It is important that you complete the pre-application in its entirety, including all supplemental attachments, to ensure the project is accurately scored.

**CWSRF Interest Rates**

Projects funded through the CWSRF program can borrow with various terms and interest rates. Please see page 4 for GEFA's current loan interest rates, loan terms, and project-based interest rate concessions.

**CWSRF Project Deadlines**

Projects awarded principal forgiveness must complete the following tasks by January 31, 2020, to maintain the principal forgiveness allotment. Further details on these milestone dates will be provided upon the 2020 grant award from EPA.

1. Submit application
2. State environmental review process (SERP) complete
3. Fully executed loan agreement

# Georgia Environmental Finance Authority

## Loan Program Interest Rates

GEFA charges the following interest rates by loan program. Six amortization periods are offered. A loan with an amortization period between the tiers receives the interest rate for the next highest amortization tier, e.g., a seven-year loan receives the 10-year rate. The interest rate floor is 0.50 percent.

Program	5-Year Loan	10-Year Loan	15-Year Loan	20-Year Loan	25-Year Loan	30-Year Loan	Annual Borrowing Maximum
Benchmark Rate	1.41%	1.56%	2.07%	2.44%	2.87%	3.17%	
Georgia Fund	1.41%	1.56%	2.07%	2.44%	N/A	N/A	\$3,000,000
Georgia Fund - Conservation or WaterFirst	0.50%*	0.56%	1.07%	1.44%	N/A	N/A	\$3,000,000
Georgia Fund - PlanFirst	0.91%	1.06%	1.57%	1.94%	N/A	N/A	\$3,000,000
Clean Water State Revolving Fund (CWSRF)	0.91%	1.06%	1.57%	1.94%	2.37%	2.67%	\$25,000,000
CWSRF - Conservation or WaterFirst	0.50%*	0.50%*	0.57%	0.94%	1.37%	1.67%	\$25,000,000
CWSRF - PlanFirst	0.50%*	0.79%	1.07%	1.44%	1.87%	2.17%	\$25,000,000
Drinking Water State Revolving Fund (DWSRF)**	0.91%	1.06%	1.57%	1.94%	2.37%	2.67%	\$25,000,000
DWSRF - Conservation or WaterFirst	0.50%*	0.50%*	0.57%	0.94%	1.37%	1.67%	\$25,000,000
DWSRF - PlanFirst	0.50%*	0.79%	1.07%	1.44%	1.87%	2.17%	\$25,000,000

\* 0.50% Interest Rate Floor

\*\* DWSRF loans to disadvantaged communities may have repayment terms up to 40 years provided the terms do not exceed the useful life of the project. Effective July 3, 2019



## **Federal Requirements**

### **Architectural/Engineering Qualification-Based Selection Process - NEW**

Borrowers must comply with Section 602(b)14 of the Federal Water Pollution Control Act, which requires competitive procurement for architectural and engineering (A/E) services through a Qualifications-Based Selection (QBS) procedure. This applies to contracts for program management, construction management, feasibility studies, preliminary engineering, design, engineering, surveying, mapping, or other engineering-related services. To be eligible for financing from the 2021 Clean Water State Revolving Fund, all borrowers must comply with the following A/E selection requirement:

- If the anticipated project cost is less than \$1,000,000 and A/E services are less than \$100,000, a QBS procedure is not required.
- If the anticipated project cost is \$1,000,000 to \$3,000,000 and A/E services are more than \$100,000, a **ONE-STEP procurement** is required for selecting an A/E firm. In a one-step procurement, the borrower selects a consultant based on the scoring methodology that has been published in a Request for Qualifications for A/E Services.
- If the anticipated project cost is more than \$3,000,000 and A/E services are more than \$100,000, a **TWO-STEP procurement** is required for selecting an A/E firm. In a two-step procurement, the borrower uses the scoring methodology published in its RFQ to narrow down the candidates to three to five “finalist” firms. Then, the borrower interviews the “finalist” firms to select the most qualified candidate.

Guidance and templates for a one-step and two-step QBS process can be found on the GEFA website at [gefa.georgia.gov/architectural-and-engineering-services](https://gefa.georgia.gov/architectural-and-engineering-services).

### **Davis-Bacon Wage Rate Requirement**

The provisions of the Davis-Bacon Act apply to all “treatment works” projects financed in whole or in part from the CWSRF. These requirements apply to projects for the construction, alteration, maintenance, or repair of a treatment works. In all contracts in excess of \$2,000, the Borrower shall insert in full the document entitled “Supplemental General Conditions for Federally-Assisted State Revolved Fund.” This document is located on the GEFA website at [gefa.georgia.gov/loan-documents](https://gefa.georgia.gov/loan-documents).

### **American Iron and Steel**

The American Iron and Steel (AIS) requirements apply to all “treatment works” projects financed in whole or in part from the CWSRF. These requirements apply to projects for the construction, alteration, maintenance, or repair of a treatment works. In all contracts, the Borrower shall insert in full the document entitled “American Iron and Steel (AIS) Special Conditions.” This document is located on the GEFA website at [gefa.georgia.gov/loan-documents](https://gefa.georgia.gov/loan-documents).

### **State Environmental Review Process**

Projects funded by the CWSRF must undergo an environmental review via the EPA-approved State Environmental Review Process (SERP). This environmental review is conducted by EPD through either a Categorical Exclusion (CE) or Notice of No Significant Impact (NONSI) process. This process addresses issues such as environmental impact, potential historical preservation issues, potential endangered species concerns, and permit compliance. Borrowers should review the “Guidance Document for Project Requirements” document, which is located on the GEFA website at [gefa.georgia.gov/loan-documents](https://gefa.georgia.gov/loan-documents).

### **Disadvantaged Business Enterprise (DBE)**

As a part of GEFA’s loan agreement, loan recipients are required to encourage the participation of minority- and women-owned businesses in all project subcontracts. The state’s CWSRF percentage goals through September 30, 2021, are 4 percent for Minority Business Enterprises (MBE) and 4 percent for Women Business Enterprises (WBE). Borrowers should review the “Supplemental General Conditions for Federally-Assisted State Revolved Fund,” which are located on the GEFA website at [gefa.georgia.gov/loan-documents](https://gefa.georgia.gov/loan-documents).

### **Fiscal Sustainability Plans**

Borrowers from the CWSRF that will repair, replace, or expand “treatment works” with CWSRF funds must certify that it has developed and implemented a fiscal sustainability plan that includes:

1. An inventory of critical assets that are a part of the treatment works;
2. An evaluation of the condition and performance of inventoried assets or asset groupings;
3. A certification that the recipient has evaluated and will be implementing water and energy conservation efforts as part of the plan; and
4. A plan for maintaining, repairing, and, as necessary, replacing the treatment works and a plan for funding such activities.

Loan agreements signed between GEFA and the borrower will contain certification language pertaining to this Fiscal Sustainability requirement.

**Proposed Timeline for Funding**

September 1, 2020 – 2021 Call for projects opens

February 26, 2021 – Deadline to submit pre-application via GEFA's website at [gefa.georgia.gov](http://gefa.georgia.gov)

April 13, 2021 – IUP posted on GEFA's website

May 21, 2021 – *Tentative* public meeting for the 2021 CWSRF IUP and Fundable Priority List

May 31, 2021 – IUP submission to EPA for approval

**Georgia Environmental Finance Authority  
2021 CWSRF Affordability Criteria**

GEFA's affordability criteria uses data on median household income, unemployment rate, percentage not in labor force, poverty rate, percentage on Social Security, percentage on Supplemental Security Income (SSI), percentage with cash public assistance, percentage with Supplemental Nutrition Assistance Program (SNAP), age dependency ratio, and population trend from the U.S. Census Bureau's 2018 American Community Survey. The applicant's data is categorized in percentiles. GEFA will use the affordability criteria to rank applicants for funding priority for the Assistance for Small and Disadvantaged Communities Drinking Water Grant. Please note that the affordability percentiles may change based on updated census data.

**1. Median Household Income (MHI)**

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

**2. Unemployment Percent**

<b>State Percentiles</b>	<b>25th Percentile</b> (1 point)	<b>50th Percentile</b> (2 points)	<b>75th Percentile</b> (3 points)	<b>100th Percentile</b> (4 points)
Unemployment Percent	2.2%	3.6%	5.1%	5.2% and higher

**3. Percentage Not in Labor Force**

<b>State Percentiles</b>	<b>25th Percentile</b> (1 point)	<b>50th Percentile</b> (2 points)	<b>75th Percentile</b> (3 points)	<b>100th Percentile</b> (4 points)
Percentage Not in Labor Force	36.6%	43.8%	50.9%	60.0% and higher

**4. Poverty Rate**

<b>State Percentiles</b>	<b>25th Percentile</b> (1 point)	<b>50th Percentile</b> (2 points)	<b>75th Percentile</b> (3 points)	<b>100th Percentile</b> (4 points)
Poverty Rate	13.2%	21.2%	28.7%	28.8% and higher

**5. Percentage on Social Security**

<b>State Percentiles</b>	<b>25th Percentile</b> (1 point)	<b>50th Percentile</b> (2 points)	<b>75th Percentile</b> (3 points)	<b>100th Percentile</b> (4 points)
Percentage on Social Security	28.9%	35.7%	42.6%	42.7% and higher

**6. Percentage on SSI**

<b>State Percentiles</b>	<b>25th Percentile</b> (1 point)	<b>50th Percentile</b> (2 points)	<b>75th Percentile</b> (3 points)	<b>100th Percentile</b> (4 points)
Percentage on SSI	3.9%	6.8%	9.9%	10.0% and higher

**7. Percentage with Cash Public Assistance**

<b>State Percentiles</b>	<b>25th Percentile</b> (1 point)	<b>50th Percentile</b> (2 points)	<b>75th Percentile</b> (3 points)	<b>100th Percentile</b> (4 points)
Percentage with Cash Public Assistance	0.5%	1.3%	2.5%	2.6% and higher

**8. Percentage with SNAP**

<b>State Percentiles</b>	<b>25th Percentile</b> (1 point)	<b>50th Percentile</b> (2 points)	<b>75th Percentile</b> (3 points)	<b>100th Percentile</b> (4 points)
Percentage with SNAP	11.6%	18.8%	26%	27% and higher

**9. Age Dependency Ratio**

<b>State Percentiles</b>	<b>25th Percentile</b> (1 point)	<b>50th Percentile</b> (2 points)	<b>75th Percentile</b> (3 points)	<b>100th Percentile</b> (4 points)
Age Dependency Ratio	57.8	67	77.3	77.4 and higher

**10. Population Trend**

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

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



**Georgia Environmental Finance Authority  
2021 CWSRF Call for Projects  
Project Ranking Criteria**

Projects will be rated in three categories to determine eligibility and selection for funding through the Clean Water State Revolving Fund (CWSRF) Program.

**CLEAN WATER SRF**

**Clean Water State Revolving Fund Scoring System (maximum 100 points)**

1. Readiness to proceed
2. Compliance benefit
3. Project benefits (select all benefits that apply from each category)
  - a. Stormwater management, nonpoint source, and sourcewater protection benefits
  - b. Energy conservation, efficiency, and production benefits
  - c. Wastewater collection, conveyance, and treatment benefits

**CWSRF 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 |
| b. Compliance with State Nonpoint Source Management Plan verified                                    | 40 pts |

**2. Compliance Benefits**

*CHECK HIGHEST LEVEL THAT APPLIES (only one option can be selected)*

- |  |        |
|--|--------|
| a. Project is needed to fully address deficiencies documented in Emergency or Administrative Order from EPA or EPD (Order #: _____)    | 40 pts |
| b. Project will support implementation of a Total Maximum Daily Load (TMDL) plan (applicable TMDL, water body name, and water body ID) | 30 pts |
| c. Project is needed to achieve/maintain compliance with applicable permit (NPDES, LAS, MS4) (Permit #: _____)                         | 20 pts |

**3. Project Benefits**

**Stormwater Management, Nonpoint Source, and Sourcewater Protection Benefits**

- |   |       |
|---|-------|
| a. Project involves the permanent protection of a wellhead protection or groundwater recharge area or land within a designated Source Water Protection Area.          | 2 pts |
| b. Project will reduce nonpoint source pollution and provide passive recreation facilities open for public access.  | 2 pts |
| c. Project will allow a stream segment currently listed as “non-attaining of designated use” on either the 303(d) list or the 305(b) list to meet its designated use. | 2 pts |
| d. Project includes permanent protection of stream buffer zones and/or wetlands.  | 2 pts |

**Energy Conservation, Efficiency, and Production Benefits**

- a. Project will reduce energy consumption at a wastewater treatment facility and/or collection system by 20 percent or more. 2 pts
- b. Project designed to reduce energy consumption by the utility through the replacement of pumps and/or motors, blowers, SCADA equipment, inflow and infiltration correction, lighting upgrades, or other energy savings products or processes. 2 pts
- c. Energy management planning projects, including energy assessments, energy audits, optimization studies, and other projects designed to determine high energy use areas. 2 pts

**Wastewater Collection, Conveyance, and Treatment Benefits**

- a. Project will allow a facility to attain a level of treatment that is more stringent than secondary treatment or produces a significant reduction in non-conventional or toxic pollutants. (BOD, nitrogen, phosphorus, ammonia, metals, synthetic organic chemicals) 2 pts
- b. Project will reduce sanitary sewer overflows (SSO). 2 pts
- c. Project will eliminate faulty septic systems 2 pts

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

Please contact the Water Resources Division at 404-584-1000 or [waterresources@gefa.ga.gov](mailto:waterresources@gefa.ga.gov) if you have any questions about the 2021 Clean Water State Revolving Fund Call for Projects.