

**2021
Intended Use Plan
Clean Water
State Revolving Fund**

**Prepared by the
Georgia Environmental Finance Authority**

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**2021 Intended Use Plan
Georgia Environmental Finance Authority
Clean Water State Revolving Fund**

Table of Contents

Contents	Page
Part I - Section 606 Requirements	
Introduction.....	3
CWSRF Project Solicitation Process	3
CWSRF Comprehensive List.....	4
CWSRF Fundable List and Estimated Disbursement Schedule	4
Terms and Conditions of Financing	5
Four Percent Administration	8
Criteria and Method for Distribution of Funds	9
Water Resources Reform and Development Act Implementation.....	9
CWSRF Goals and Objectives	10
20 Percent State Match Requirement.....	11
Assurances and Specific Proposals	11
Public Participation	12
Part II - Attachments	
Attachment 1 - Comprehensive List (Clean Water Projects).....	13
Attachment 2 - Fundable List and Disbursement Schedule	20
Attachment 3 - ASAP CWSRF Payment Schedule.....	21
Attachment 4 - Estimated Sources and Uses	22
Attachment 5 - CWSRF 4 Percent Administrative Funds.....	23
Attachment 6 - 2021 CWSRF Affordability Criteria	24
Attachment 7 - Ranking Criteria for CWSRF Projects.....	26
Attachment 8 - Public Meeting Summary IUP.....	28
Attachment 9 - Loan Program Policies	29

Clean Water State Revolving Fund Intended Use Plan 2021

Introduction

Section 606(c) of the Water Quality Act of 1987 requires each state to annually prepare an Intended Use Plan (IUP) identifying the use of funds from the Clean Water State Revolving Fund (CWSRF). It also requires capitalization grant recipients to describe how they will support the goals of the CWSRF. This IUP outlines Georgia's proposed uses of the FY2021 CWSRF allotment of \$26,865,000.

The Georgia Environmental Finance Authority (GEFA) was created by the Georgia General Assembly in 1985 as the successor agency to the Georgia Development Authority Environmental Facilities Program. GEFA serves as the central state agency for assisting local governments in financing the construction, extension, rehabilitation 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 administer the CWSRF. These services include, but are not limited to:

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

CWSRF Project Solicitation Process

Developing the CWSRF comprehensive list involves an online pre-application process where all communities requesting funding provide project-related information.

- Project solicitation process began on September 1, 2020 and was open through February 26, 2021.
- GEFA emailed the solicitation notice to its stakeholder list and coordinated with relevant trade and local government associations to further disseminate the project solicitation.
- Solicitation for new projects was announced on GEFA's website.
- GEFA made available project solicitation packets containing detailed information about financing terms, available funding, and the scoring system for project prioritization.
- An online pre-application form was made available on the GEFA website.
- GEFA used the pre-application information to score and rank all submitted projects.
- Seventy-eight clean water projects were submitted with a total need of \$493,337,256. The CWSRF comprehensive list includes all clean water projects in descending order based upon project score.

CWSRF Comprehensive List

The CWSRF comprehensive list (Attachment 1) includes clean water projects submitted during the pre-application solicitation period. The comprehensive list is comprised of:

- Community
- Project score
- Population
- Total project cost
- Principal forgiveness eligibility
- Project description

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 (i.e., 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, GEFA may amend its comprehensive list. To accommodate those communities that decide to participate in the CWSRF 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 CWSRF.

CWSRF Fundable List and Estimated Disbursement Schedule

The CWSRF fundable project list with an estimated disbursement schedule is 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 are needed to maintain compliance with an applicable permit.

Projects on the fundable list are projected to draw down the 2021 grant funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2021 CWSRF payment schedule located in Attachment 3, which indicates the timeframe for requesting the CWSRF capitalization grant allotment from 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 CWSRF payment schedule.

CWSRF assistance includes loan financing and any identified principal forgiveness as outlined in the applicable appropriations language. Assistance will also be provided to municipalities, water/sewer authorities, and any other entity created by the Georgia legislature and non-governmental organizations (NGO) for the purpose of land conservation loans. Eligible activities consist of:

- Construction, expansion, and improvements to publicly-owned wastewater treatment facilities,

- Implementation of a non-point source pollution control projects,
- Installation of solar arrays at wastewater treatment facilities, and
- Purchase of land within Georgia resulting in the improvement of water quality.

All borrowers must designate a repayment source(s) for each loan agreement signed with GEFA. All projects must be designed to meet current National Pollutant Discharge Elimination System (NPDES) permit limits and all other requirements needed to maintain water quality standards. All construction projects will meet the requirements of the Federal Water Pollution Control Act (FWPCA) 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 CWSRF 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 CWSRF loans to local governments and authorities at an interest rate of 50 basis points (0.50 percent) below the benchmark rate.

CWSRF loans are available with terms as short as five years and not exceeding 30 years or the useful life of the project.

GEFA charges a one-time origination fee that is one percent of the total CWSRF financing provided for the project. The origination fee is charged on each commitment when the contract is executed and paid in 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.

CWSRF Conservation Financing Terms

CWSRF-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;
- Inflow and infiltration correction;
- 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
- Projects that eliminate septic tanks.

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

- Energy production projects at a publicly-owned treatment facility via wind, solar, geothermal, or biogas combined heat and power projects;
- Inflow and infiltration projects that reduce power consumption;
- 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.

The following types of land conservation projects are eligible:

- Water quality protection for rivers, streams, and lakes;
- Flood protection;
- Wetlands protection;
- Reduction of erosion through protection of steep slopes, erodible soils, and stream banks;
- Protection of riparian buffers and other areas that serve as natural habitat and corridors for native plant and animal species;
- Protection of prime agricultural and forestry lands;
- Protection of cultural sites, heritage corridors, archaeological and historic resources;
- Scenic protection;
- Provision of passive recreation; and
- Connection of existing or planned areas contributing to the aforementioned goals.

Principal Forgiveness

The terms and conditions of the grant award allow subsidy in the form of principal forgiveness (PF) to borrowers of the CWSRF loan program. Exactly ten percent of the capitalization grant must be provided as additional subsidization and between zero percent and 30 percent of the capitalization grant may be provided as additional subsidization. Therefore, PF 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 uses a tool for evaluating and scoring communities to determine PF 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 CWSRF comprehensive list, only one project can receive PF. 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	\$32,699	\$42,444	\$54,555	\$54,556 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	2.0%	3.1%	4.6%	4.7% 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	36.9%	43.5%	50.3%	50.4% 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	12.3%	20.0%	27.4%	27.5% 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	29.2%	36.1%	43.3%	43.4% 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	3.9%	6.8%	10.4%	10.5% 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	0.2%	1.3%	2.3%	2.4% 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	10.8%	18.8%	25.2%	25.3% 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	58.6	67.4	77.3	77.4 and higher

10. Population Trend

The following categories will be used to determine the score for change in population from 2011 to 2019.

- 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 PF percentage for the FY2021 grant year:

- Score of 35 - 37 will receive 60 percent, not to exceed \$1,300,000
- Score of 32 - 34 will receive 50 percent, not to exceed \$1,100,000
- Score of 30 - 31 will receive 45 percent, not to exceed \$900,000
- Score of 29 or less will not receive principal forgiveness

GEFA will re-evaluate the PF allocation after the fourth board cycle following the 2021 capitalization grant award to identify communities who will not move forward with their project (upon written notification to GEFA). During this PF reallocation process, GEFA will move down the comprehensive list (based on the project score) using the PF methodology that is posted in the 2021 IUP. The following methodology will be used:

- GEFA will go down the DWSRF 2021 comprehensive list and award PF to those with an affordability score of 27 or higher: and/or
- GEFA will go down the CWSRF 2021 comprehensive list and award PF to those with an affordability score of 30 or higher.

If there is PF remaining after GEFA has reached the bottom of the list, GEFA could amend the current language in the IUP and use a lower affordability score.

Four Percent Administration

Georgia intends to use repayment dollars in the amount of \$1,074,600 for administrative purposes. A detailed account of the costs associated with the administration of the CWSRF are found in Attachment 5.

Criteria and Method for Distribution of Funds

Attachment 6 explains Georgia's criteria and method used to score and distribute funds for CWSRF 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 CWSRF loan commitment. 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, construction, and in some limited cases, land acquisition costs attributed to the project. No loan will be executed until environmental approval has been issued and financial requirements have been met.

Water Resources Reform and Development Act Implementation

Several changes were made to the CWSRF through the Water Resources Reform and Development Act (WRRDA) on June 10, 2014. Outlined below is one of the changes and GEFA's strategy and procedure for its implementation.

Fiscal Sustainability Plans

According to the January 6, 2015, EPA guidance, Federal Water Pollution Control Act (FWPCA) Section 603(d)(1)(E) requires a recipient of a loan for a project that involves the repair, replacement, or expansion of a publicly-owned treatment works to develop and implement an FSP or certify that it has developed and implemented a Fiscal Sustainability Plan (FSP). This provision applies to all loans for which the loan recipient applied on or after October 1, 2014.

GEFA has developed a certification form for signature all CWSRF loan recipients that certifies that the recipient has developed, implemented, and will continuously utilize an FSP. GEFA requires this certification from each recipient in accordance with FWPCA (603)(d)(1)(E)(i) as a condition of the loan agreement.

GEFA reserves the right to review the FSP certified by the loan recipient at any time to ensure compliance with FWPCA 603(d)(1)(E)(i). Elements of GEFA's review can include, but are not limited to, ensuring that the loan recipient developed an FSP, ensuring that the developed FSP contained the appropriate level of depth and complexity, ensuring that the FSP is implemented, and ensuring that the FSP appropriately integrates required water and energy conservation efforts as part of the plan.

Architectural and Engineering (A/E) Services Procurement

For any capitalization grant awarded after October 1, 2014, the state must ensure that all A/E contracts for projects using funds "directly made available by" a capitalization grant, i.e., equivalency projects, comply with the elements of the procurement processes for A/E services as identified in 40 U.S.C. 1101 et seq., or an equivalent state requirement.

O.C.G.A Section 50-22-6 outlines Georgia's managerial control over acquisition of professional services and the selection through contract negotiations. O.C.G.A Section 50-22-2(5) defines a project as any activity requiring professional services estimated by the state agency to have a cost in excess of \$1,000,000 and costs for professional services in excess of \$100,000. Using this

criteria GEFA will require borrowers to go through a one-step selection process if project costs are between \$1,000,000 and \$3,000,000 and A/E services exceed \$100,000. The one-step A/E selection process consists of the following:

1. Selection manager and selection committee appointment.
2. Development of a request for qualifications (RFQ) document.
3. Advertisement of the RFQ.
4. Evaluation of the statements of qualifications (SOQs).
5. Selection of highest-scoring firm for negotiation for possible contract.

GEFA will require borrowers to go through a two-step selection process if project costs are above \$3,000,000 and A/E services exceed \$100,000. The two-step A/E selection process consists of the following:

First step:

1. Selection manager and selection committee appointment.
2. Development of a request for qualifications (RFQ) document.
3. Advertisement of the RFQ.
4. Evaluation of the statements of qualifications (SOQs).

Second step:

5. Interview of 3 to 5 highest scoring finalist firms.
6. Evaluation of interviews.
7. Selection of highest final scoring firm for negotiation of possible contract.

For project with costs below \$1,000,000 and costs for A/E services below \$100,000, no competitive procurement is required. GEFA published RFQ templates of both one-step and two-step selection processes on its website for borrowers to use for the FY2021 call for projects.

CWSRF Goals and Objectives

Long-term Goals

1. Explore the viability of regionalization and/or consolidation of systems to take advantage of economies of scale..
2. 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.
3. Maintain and improve database management systems that integrate Clean Water project data with program management data.

Short-term Goals

1. Expand and broaden GEFA's community outreach activities to ensure that borrowers and utilities are aware of and understand CWSRF assistance options and the loan application process.
2. 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.
3. Continue to use the GEFA conservation initiative with its interest rate reductions to promote energy, land, and water projects.

20 Percent State Match Requirement

Under the provisions of the FWPCA Section 602(b)(2), the state is required to deposit an amount equal to 20 percent of the total capitalization grant into the CWSRF. Based on the potential FY2021 allotment of \$26,865,000, the amount of state match required amounts to \$5,373,000. GEFA will use state overmatch credit to cover this requirement. GEFA will disburse these funds along with federal direct capitalization grant funds in a manner that is proportionate to ensure the proper match on each loan disbursement. Each project which receives direct federal grant funds will receive a portion of the disbursement in federal funds (83.33 percent) and a portion of the disbursement in state match funds (16.67 percent). These state match funds will be held outside the CWSRF until the disbursement is made. Once these state dollars are disbursed to a project, those funds and the interest paid on those funds will become CWSRF funds and returned to the program.

Assurances and Specific Proposals

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for 2021 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 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. 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. CBR

As in previous years, CWSRF program managers will continue to coordinate with the EPA Region 4 office

on items such as quarterly and annual reports, annual reviews, National Needs 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 2021 capitalization grant application. A public notice was placed in the *Fulton Daily Report* on Tuesday, June 1, 2021, announcing a public meeting on the CWSRF IUP on Tuesday, June 15, 2021, at 10:00 a.m. via conference call. A summary for the public meeting can be found within Attachment 8.

**Attachment 1
Clean Water State Revolving Fund
2021 Comprehensive List**

Community	Score	2019 Pop.	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Thomaston	82	8,774	\$2,200,000	34	\$1,100,000	1.13%	20	Replace and install equipment at the Bell Creek and Town Branch WWTF's. Additionally, this project will include rehabilitation of the sewer system trunk lines, manholes and existing lift stations.	x		x					
City of Wrightsville	82	3,651	\$12,500,000	34	\$1,100,000	1.13%	20	Construct a new wastewater treatment plant as outlined in Consent Order EPD -WP-8897.	x							
City of Hinesville	72	32,996	\$16,223,846	19		1.13%	20	Modify the Ft Stewart plant to add a fifth SBR treatment train and add filters, and modify on site pumping facility to meet new permit requirements with one existing SBR basin out of service. Additionally, the project will expand the Water Reclamation Facility on JV Road from 2.0 MGD to 4.0 MGD.	x							
City of Plains	68	640	\$900,300	37	\$540,180	1.13%	20	Upgrade the facility and the replace existing equipment at the city's existing treatment facility to make the treatment facility more energy efficient and easier to operate. A new bar screen will be installed at the existing influent pump station. Installation of the bar screen will be retrofitted in the existing concrete channel structure, along with re-configuration of influent piping, and installation of electrical/control panels to control operations. Improvements to the treatment facility will also include the rehabilitation of the existing influent lift station, influent flow metering improvements, replacement of piping, upgrading existing oxidation ditch and accessories, replacement of the existing brush aeration system, installation of new treatment equipment for secondary and tertiary treatment and improvements to effluent piping. The project will also include the dewatering, removal, and disposal of sludge from the existing oxidation ditch.	x							
City of Bainbridge	66	12,199	\$3,000,000	29		1.13%	20	Improve the Water Pollution Control Plant. Much of the equipment at the plant is aging and has reached the end of its useful life. This project will focus on rehabilitation/replacement of existing mechanical equipment and structures. Specifically work includes but is not limited to valve and gate replacement, pump replacement, grit system replacement, bar screen replacement, air piping leak repairs, diffuser replacement in aeration and digester basins, repairs to the existing belt press and rehabilitation of structural components. Work will also include improvements to electrical controls and HVAC facility-wide.	x							
City of Baconton	64	1,121	\$216,600	30	\$97,470	1.13%	20	Upgrade and the replace existing equipment at the city's existing wastewater treatment facility. A new mechanical bar screen will be installed, reconfiguration of influent piping, and installation of electrical/control panels. Improvements of the existing aeration system, replacement of baffle curtains, and improvements to influent and effluent flow measurement and piping.	x							
City of Cuthbert	64	32,699	\$828,000	34	\$414,000	1.13%	20	Provide bypass pumping at several of the city's sanitary sewer lift stations along with the headworks of the Water Pollution Control Plant (WPCP), replace a broken pump at one of the city's sanitary sewer lift stations, replace a damaged/broken centrifugal press at the WPCP with a belt press, clear the emergency flow equalizations basin at the WPCP, and rehabilitate and/or replace of existing sanitary sewer to eliminate infiltration and inflow into the wastewater collection system.	x		x					
City of Dawson	64	4,225	\$2,180,000	34	\$1,090,000	0.13%	20	Improve the treatment plant. Improvements include screening, clarifiers, and generator for backup power. These improvements are needed to ensure the plant can maintain compliance with its permitted limits. Improve sewer mains to reduce I&I. I&I reduction is needed to reduce excessive plant loadings after rains, promote effective treatment, reduce SSO, and to save energy costs associated with pumping and treating I&I.	x		x			x		
City of Eastman	64	5,135	\$2,070,000	31	\$900,000	0.13%	20	Rehabilitate and replace existing sanitary sewer, manholes, and services to reduce inflow and infiltration. The project area will be the Legion Drive Lift Station Basin of the city's sanitary sewer collection system. Sanitary sewer will be replaced via open trench installation methods and/or rehabilitated by trenchless methods. Infiltration and inflow of groundwater and stormwater in this basin has previously caused frequent sewage overflows. The goal of this project is to reduce the inflow and infiltration in this area to prevent future sewage spills.			x			x		

**Attachment 1
Clean Water State Revolving Fund
2021 Comprehensive List**

Community	Score	2019 Pop.	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Leary	64	594	\$670,000	25		0.13%	20	Rehabilitate and replace existing sanitary sewer to correct significant infiltration and inflow problems that leads to sewer overflows and has caused permit violations at the wastewater treatment facility. The city is currently working to complete a required Corrective Action Plan in response to a Notice of Violation issued by the EPD. These improvements would assist the city in correcting the problems that caused the Notice of Violation and help prevent future violations.			x			x		
City of Montezuma	64	3,063	\$1,470,000	31	\$661,500	1.13%	20	Map existing sanitary sewer collection system components in areas in or adjacent to flood plains to identify manholes prone to flooding, flood proofing of manholes identified as being in flood prone areas and/or below established flood elevations, replacement and/or rehabilitation of sewer main, manholes, and services to correct significant inflow and infiltration problems that increase the likelihood of sewer backups and overflows, the installation of redundant submersible pumps at 3 existing lift stations to replace failed pumps, the installation of an emergency stand-by generator and automatic transfer switch at one lift station site, and the purchase of a trailer mounted mobile generator set that can be used for multiple lift station sites.		x	x					
City of Moultrie	64	14,069	\$2,200,000	31	\$900,000	0.13%	20	Improve the wastewater treatment facility, including at the headworks, clarifiers, grit removal, biological processes, sludge handling, etc. to ensure effective treatment in compliance with permit limits. Work in collection system will include I&I identification and replacement of infrastructure contributing to I&I. Reduction of I&I is expected to reduce SSOs and reduce energy costs relating to pumping and treatment of I&I.	x		x			x		
City of Richland	62	1,357	\$262,100	28		1.13%	20	Construct a disinfection system at the water pollution control plant to meet permit limits for bacteria in the plant effluent.	x							
City of Sylvester	62	5,865	\$2,000,000	35	\$1,200,000	1.13%	20	Remove sludge from wastewater treatment ponds and related repairs to pond infrastructure. This project is needed to maintain compliance with the city's wastewater treatment permit and to prevent sanitary sewer overflows. Currently the ponds have an excessive accumulation of sludge that has greatly reduced the ponds' capacity. Not having proper capacity is a hindrance to treatment effectiveness within the ponds. When excessive rains come, the lack of capacity can result in sanitary sewer overflows by spills of wastewater over the pond dam or excessive spraying on LAS fields. The city has been able to sandbag the ponds in the past to prevent spills but needs to correct the capacity. The project corrects this capacity issue and allows for proper treatment operations.	x							
City of Mansfield	60	454	\$956,600	30	\$430,470	1.13%	20	Improve the water pollution control plant, including rehabilitating the structure and replacing piping and treatment equipment. The city of Mansfield owns and operates a water pollution control plant constructed in 1988.	x							
City of Waycross	60	13,692	\$2,500,000	34	\$1,100,000	1.13%	20	Replace the influent screens, headwork, sludge & effluent pumps, rehabilitate the oxidation ditch and trickling filters; install an aerobic digester by retrofit of an existing anaerobic digester; improve the sampling and monitoring equipment and improve other ancillary equipment.	x							
City of Baldwin	46	3,517	\$4,750,000	21		1.13%	20	Improve the wastewater treatment facility to improve operations at the plant.	x							
City of Adel	46	5,289	\$3,000,000	29		1.13%	20	Replace or extend sewer infrastructure to serve the new Alabama Road extension. Install 3,800 LF of 10-inch gravity sewer to a new submersible Lift Station #13 (replacing the existing Lift Station #13). Install 4,800 LF of 10-inch force main from this station to discharge sewer into an existing trunk line on the other side of Interstate 75. Redirect flow from Lift Station #14, using the existing forcemain pipe, so it pumps south to the new Lift Station #13 instead of north to another city-owned lift station. This redirection will alleviate the flow burden on other existing lift stations. The added flow from Lift Station #14 will be included in the capacity designed for the new pumps at Lift Station #13. Make improvements to Lift Station #18. Station #18 is the last lift station in the city of Adel's sanitary sewage system and pumps the entire sewage flow for the city of Adel, city of Cecil, and the Cook County Landfill's leachate to the city of Adel's Wastewater Treatment Facility (WWTF). Rehabilitation of this three-pump (triplex) submersible pumping station is proposed because of its deterioration due to age and increased flow volume from Inflow and Infiltration (I&I) during wet weather. Replace three submersible pumps, guide rails, access hatch, station piping, electrical panel, and controls. Rehabilitate the wet well to include an interior lining of the concrete surfaces with an impermeable membrane for hydrogen sulfide gas protection. Replace the discharge valves and piping in the existing valve vault. Abandon the existing 10-inch forcemain routed to the holding pond as it is no longer needed to operate the WWTF.		x	x					

Attachment 1
Clean Water State Revolving Fund
2021 Comprehensive List

Community	Score	2019 Pop.	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Alma	46	3,437	\$1,600,000	31	\$720,000	1.13%	20	Replace the pump station along State Route 32. The pump station replacement will include the decommissioning and replacement of four (4) pump stations and relocating the pump stations off the Georgia Department of Transportation's Right-of-Way. This project will also include sewer extended to new wet wells and forcemain installed and connected to existing pipe. All existing mechanical and electrical components within the existing manholes will be removed. These manholes will then be re-used as traditional sewer manholes, transporting collected sewer to each new wet well.		x	x					
City of Lafayette	44	7,237	\$2,000,000	30	\$492,380	0.13%	20	Replace the upstream segments of the 10-inch and 8-inch Spring Creek Interceptor from Dogwood Circle north to Probasco Street in LaFayette. The project consists of new 4600 LF of 15-inch and 950 LF of 8-inch gravity sewer and replacement of 20 manholes. The existing sewers are old and in very poor condition. This segment of sewer contributes significantly to LaFayette's infiltration problem. Consequently, LaFayette is under an EPD Consent Order to remedy. This Phase II project is proposed under LaFayette's Corrective Action Plan (CAP). This project represents Phase II.			x			x		
City of Camak	42	127	\$658,233	20		1.13%	20	Expand the sewer system, including approximately 5,250 LF of 8-inch gravity sewer lines, including manholes, services, erosion control, grassing and all appurtenances.		x						
City of Vidalia	42	10,409	\$2,500,000	31		1.13%	20	Replace equipment and improve both city wastewater treatment facilities. Additionally, the city would complete lift station rehabilitations and improvements at lift station 6 and 26 and several critical sewer pipeline and manhole rehabilitation projects.	x		x					
City of Blue Ridge	40	1,157	\$3,500,000	30		1.13%	20	Improve the existing WPCP by installing a sludge dehydrator to increase the dry solids content of the sludge to greater than forty percent by weight. The total project includes the expansion of the dewatering building; installation of the dehydrator; a sludge conveyor to transfer sludge from the dewatering press to the dehydrator; a sludge conveyor to transport sludge from the dehydrator to a roll off container for landfill disposal; and ancillary piping, electrical, and HVAC. The proposed project will result in fewer total tons of sludge to be disposed and will not result in any modifications outside of the existing treatment plant property, will not add any new customers or otherwise change the service area, and will not result in an increase in treatment capacity or an increase in wastewater discharge to the receiving stream.	x							
City of Oglethorpe	40	1,414	\$2,500,000	32		1.13%	20	Rehabilitate the wastewater treatment plant to resolve a consent order.	x							
Cornelia Water Authority	34	1,600	\$18,500,000	23		1.13%	20	Expand the existing Wastewater Treatment Plant, including installing new headworks (screening, grit removal, and raw sewage pumping), modifying the existing flow equalization basin and emergency holding pond, rehabbing the abandoned clarifier and place online as a new primary clarifier, installing new aeration basins and blowers, modifying the existing clarifier splitter box, installing a new secondary clarifier, upgrading the filter transfer pump station and return activated sludge pump station, adding another chlorine contact chamber to increase volume, replacing the plant reuse pump station and reuse water lines, and installing electrical, instrumentation and SCADA improvements necessary to construct treatment unit improvements including adding another back-up generator.	x							
City of Villa Rica	32	15,392	\$8,150,000	19		1.13%	20	Rehabilitate and expand the city's North Plant, reroute the Shoreline pump station to send wastewater to the West Plant and modify and expand of the Clegghorne pump station.	x		x					
City of Jackson	28	5,061	\$5,550,000	27		1.13%	20	Renovate the Southside and Yellow Water Creek Waste Water Treatment Plants and expand the Northeast Wastewater Treatment Plant from 0.14 MGD to 0.20 MGD.	x							
City of Camilla	24	5,126	\$635,000	32		1.13%	20	Replace the oxidation pond liner at the city's Land Application System Site (LAS). The existing oxidation pond liner has rips and tears all around the oxidation pond that is allowing the wastewater to potential seep through the pond and could contaminate the groundwater. Through the years the pond liner has been destroyed by ultraviolet lighting and dry rotting and now is in need of desperate repair. The LAS site has a second oxidation pond that will be used to hold the wastewater from the oxidation pond that has the torn liner while repairs occur. The old liner will be removed and disposed into a certified landfill. The new liner will be thicker to prevent tears and any potential ground contamination.	x							

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Clean Water State Revolving Fund
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City of Perry	22	16,595	\$19,100,000	21		1.13%	20	Improve the wastewater and stormwater systems throughout the existing service area to allow for anticipated growth and development. The loan will cover multiple projects, including: 1) Perry Branch Sewer Upgrade, 2) Satterfield Water Pollution Control Plant Capacity Upgrades, 3) Bear Branch Sewer Expansion Phase 1, 4) Ball Street I&I Sewer Improvements, 5) Perry Parkway Pump Station and Force Main Upgrades, 6) Bear Branch Pump Station and Conveyance Upgrades, and 8) Langston Road Regional Stormwater Facility.	x	x	x	x				
City of Plains	22	640	\$2,500,000	37		1.13%	20	Video inspect sewers for inflow and infiltration remediation, rehabilitate clarifiers and aeration basin at WPCP, renovate lab building at WPCP, rehabilitate Paschal Street Pump Station, and add generator for pump stations.	x	x	x					
Clayton County Water Authority	22	68,000	\$10,000,000	22		1.13%	20	Rehabilitate and replace stormwater system infrastructure. Improvements include: 1.Flat Shoals Road – Two 96" culverts replacements 2.Pineridge Drive - One 72" culverts replacements 3.Cynthia Lane - One 84" culverts replacements 4.Southlake Parkway #1 - One 48" culverts replacements 5.Southlake Parkway #2 - One 48" culverts replacements 6.Southlake Parkway #3 - One 36" culverts replacements 7.Rock Cut Road Culvert Rehabilitation 8.Tara Boulevard Sinkhole Rehabilitation 9.Wall Stephens Road Culvert Rehabilitation				x				
Coweta County Water and Sewerage Authority	22	2,400	\$22,500,000	15		1.13%	20	Expand the Authority's existing Shenandoah Wastewater Treatment Plant from 2.0 MGD to 4.0 MGD.	x							
City of Byron	20	5,149	\$2,000,000	23		1.13%	20	Improve the stormwater system to address flooding problems. The work includes: Manchester Place Stormwater Improvements: Construction of stormwater pipes, inlets, and structures , expansion of one stormwater detention facility, and construction of one new stormwater detention facility. Intersection of Red Oak Road and Willow Oak Way: Lining of existing storm drainage pipes Intersection of Linda and White Road: Regrading roadside ditches, resizing driveway/roadside culverts, and construction of a detention facility. Peachtree Parkway: Regrading/resizing ditch system and roadway culverts, construction of two stormwater detention facilities.				x				
City of Morgan	8	2,057	\$875,000	25		1.13%	20	Replace the city's existing 30 year old pump station that receives wastewater from Calhoun State Prison. Since construction of the pump station, the population of the prison has nearly doubled making the pump station and 1.75 mile force main severely undersized. Project will build a new pump station including a 8' diameter wet well, pumps, electrical, larger force main that can handle the increased amount of wastewater from the prison and a manual bar screen to remove trash.		x	x					
Town of Braselton	6	11,452	\$25,000,000	15		1.13%	20	Upgrade the wastewater treatment facility to provide more capacity for growing customer base.	x							
City of Hartwell	6	4,356	\$8,210,000	31		1.13%	20	Improve the wastewater treatment plant. Repair and improve the existing headworks, clarifier, pump station, aeration basins, sludge dewatering, SCADA, and electrical; and construction of a new clarifier, splitter box, digester, and addition of a flow equalization basin at the city's existing wastewater treatment plant.	x							
City of Gainesville	6	39,991	\$10,000,000	22		1.13%	20	Improve the sewer collection system. The project will reduce I/I and expand the sewer collection system into new sewer collection areas. Project will include upgrades and rehabilitation of sewer lift stations as well as sewer line replacement and lining and manhole rehabilitation projects.		x	x					

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City of Gainesville	6	39,991	\$5,000,000	22		0.13%	20	Completion of a project from the city's Watershed Improvement Plan. The project will reduce nutrients from entering Lake Lanier, such as phosphorus. The project will also contain streambank restoration, stream daylighting and other water quality improvements.				x	x			
City of Hoschton	6	1,637	\$10,000,000	20		1.13%	20	Upgrade the wastewater treatment facility to provide more capacity for growing customer base.	x							
City of Baldwin	4	3,517	\$2,500,000	21		1.13%	20	Upgrade and replace approximately 3.5 miles of aged and undersized outfall and interceptor sewers including manholes and lift stations.			x					
City of Baldwin	4	3,517	\$425,000	21		1.13%	20	Rehabilitate an existing failing lift station.			x					
Town of Braselton	4	11,452	\$1,600,000	15		0.13%	20	Rehabilitate an aged and undersized wastewater pumping station to reduce potential overflows and failures.			x			x		
City of Covington	4	13,967	\$16,000,000	28		1.13%	20	Upgrade the existing Eastside Pump Station, including new pumps and electrical, replacing approximately 11,900 LF of gravity sewer with 42-inch sewer main, replacing approximately 6,800 LF of gravity sewer with 36- sewer main, abandoning the existing Bridgestone Pump Station and installing approximately 6,700 LF of 15-inch gravity sewer main, replacing approximately 1,400 LF of gravity sewer with 12-inch sewer main, and upgrades at the existing Covington Water Reclamation Facility including a flow equalization basin, bar screen, aeration, and odor control.	x		x					
City of Social Circle	4	4,447	\$5,328,793	18		1.13%	20	Sewer System Capital Improvement Projects including new construction to serve a new basin, pump station consolidation and sewer rehabilitation.		x	x					
City of Dillard	4	319	\$750,000	19		0.13%	20	Rehabilitate and replace approximately 4,300 LF of sewer line that is experiencing infiltration and inflow problems.			x			x		
City of Helen	4	574	\$1,100,000	22		0.13%	20	Replace the main lift station which is aged and undersized to reduce potential overflows and failures.			x			x		
City of Hoschton	4	1,637	\$500,000	20		0.13%	20	Upgrade and replace existing gravity sewer to reduce inflow and infiltration.			x			x		
Rabun County WSA	4	16,645	\$12,000,000	26		1.13%	20	Improve and expand the sanitary sewer system into the southern portion of the county, where currently no public sewer is provided.		x	x					
The Conservation Fund	4		\$14,000,000			0.13%	20	Acquire the 6,278 acre Beards Creek property on March 1, 2021 and immediately begin active management of the timberland. During the time of the Fund's ownership, a portion of the property will be placed in the USDA Natural Resources Conservation Service's Wetland Reserve Easement program (WRE). The WRE will require restoration of much of the lands hydrologic characteristics thus improving water quality. Also utilizing the DoD Readiness and Environmental Program Integration program (REPI) Fort Stewart will benefit through a conservation easement with the Georgia- Alabama Land Trust. Once the land is protected through these conservation easements, The Conservation Fund will sell the land, subject to the easements, in the private sector, with the property remaining on Long County's tax rolls.					x			
The Nature Conservancy	4	N/A	\$4,600,000.00			0%	5	Purchase approximately 2,351 acres of land known as the Dugdown Corridor for permanent conservation.					x			
The Conservation Fund	4	N/A	\$8,000,000.00			0%	5	Purchase approximately 8,845 acres of land known as the Suwannee River Forest property for permanent conservation.					x			
Bartow County	2	104,919	\$5,000,000	21		1.13%	20	Construct 5,100 LF of a combination of 8-inch/12-inch gravity sewer, 30-horsepower sewer lift station, and 8,200 LF of 8-inch HDPE/DIP sewer force main.		x						
Braselton Public Facilities Authority	2	11,452	\$450,000	15		0.13%	20	Construct green infrastructure, which includes construction of wet ponds and associated land acquisition to manage stormwater runoff from downtown Braselton. This project improves water quality in local streams by capturing, treating, and reducing stormwater runoff and provides a source of passive recreation for the community. This facility is proposed to serve as a new park for residents and visitors to the downtown area of the town.				x	x			

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City of Griffin	2	22,748	\$2,750,000	28		0.13%	20	Rehabilitate and replace sewer in Potato Creek Basin to correct I/I as reported in the Potato Creek Sewer Model and Analysis.			x			x		
City of Luthersville	2	653	\$500,000	31		1.13%	20	Complete cultural resource, archeological, and land surveys and engineering design to determine the full scope of work necessary to install a sanitary sewage collection system to serve the city of Luthersville and to evaluate the potential environmental impacts.		x						
City of Luthersville	2	653	\$3,000,000	31		1.13%	20	Install new sanitary sewer to serve the city of Luthersville in Meriwether County. The sanitary sewer will include gravity sewer, new service laterals and clean outs for every customer, manholes, steel casings installed by jack and bore where the sewer crosses state highways, removal and replacement of road and driveway pavements where necessary to install piping, and sewage lift stations with associated force mains to transport sewer through low areas.		x						
City of McIntyre	2	698	\$16,168,993.89	28		0.13%	20	Construct sewer infrastructure. The city of McIntyre lacks any sort of sanitary sewage system, despite the best attempts of the city and county governments to finance a system for more than three decades. The groundwater table in McIntyre is unusually high, meaning that the design and installation of personal septic tanks is extraordinarily difficult, leading to a high failure rate of septic tanks throughout McIntyre and the surrounding countryside. With each passing year, it gets more and more difficult to permit new septic tanks, and the health department only does so on the knowledge that efforts to construct a sanitary sewer system are underway.		x				x		
City of Milledgeville	2	18,738	\$1,305,700	27		1.13%	20	Construct a new sludge dewatering belt press at the city's Water Pollution Control Plant and SCADA upgrades at the city's main sewage pumping stations and treatment plants.	x		x					
City of Pooler	2	23,858	\$5,500,000	14		1.13%	20	Upgrade the Savannah Quarters Lift Station and Force Main. Upgrade an existing submersible sewage pump station to a triplex station, with VFD controls in a new electric building, permanent diesel bypass pump and permanent generator. The project also includes approximately 14,500 LF of new 18" PVC forcemain.			x					
City of Zebulon	2	1,078	\$1,500,000	28		1.13%	20	Extend the northern portion of its system to provide sanitary sewer service for multiple existing commercial entities and proposed future development. The extension of sanitary sewer into a new service area just north of the City limits along US 19/SR 3, would provide the city an increased collection capacity to serve this area for future development, allowing growth in the community and bringing additional customers/revenue for the city of Zebulon. The proposed new service area consists of approximately 749 acres of mixed commercial and medium-density residential zoning uses. The City of Zebulon is proposing the installation of approximately ±1,325 feet of 8-inch and ±1,750 feet of 10-inch gravity sewer main, a duplex lift station with 10 horsepower pumps, and ±3,850 feet of 8-inch force main to transport wastewater to the existing City of Zebulon gravity sewer system.		x						
City of Dillard	2	319	\$800,000	19		1.13%	20	Construct approximately 8,400 LF of sanitary sewer main in the Betty Creek Area		x						
City of Hoschton	2	1,637	\$500,000	20		1.13%	20	Upgrade the main sewer outfall to provide adequate flow for existing and future customers.			x					
Lincoln County	2	7,856	\$5,100,000	26		0.13%	20	Extend the wastewater collection system to provide sanitary sewer to the Ashmore-Barden, Trulock and Overlook areas which are currently unserved and are experiencing failing septic systems.		x				x		
Lincoln County	2	7,856	\$4,400,000	26		0.13%	20	Extend the wastewater collection system to provide sanitary sewer to the Plantation Point and Dixie Ln. areas which are currently unserved and are experiencing failing septic systems.		x				x		
Lincoln County	2	7,856	\$894,000	26		0.13%	20	Extend the wastewater collection system to provide sanitary sewer to the Cherokee Recreation area which is currently unserved and is experiencing failing septic systems.		x				x		
Lincoln County	2	7,856	\$4,000,000	26		1.13%	20	Construct a new 0.10 MGD WWTF to serve the South Lincoln Co. SR 47 area. This WWTF will serve an area of that is currently unserved and is experiencing failing septic systems.	x							
Lincoln County	2	7,856	\$10,100,000	26		0.13%	20	Extend the wastewater collection system to provide sanitary sewer to an area currently unserved and is experiencing failing septic systems.		x				x		
Meriwether County Water and Sewerage Authority	2	21,106	\$3,000,000	31		1.13%	20	Sewerage Authority Pump Station. The Authority currently serves 8 industrial/commercial customers and will pick up 300+ customers from Luthersville as a result from this project.		x						

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Paulding County	2	159,825	\$1,789,090	15		0.13%	20	Construct sanitary sewer improvements within the city of Hiram along the Hiram-Douglasville highway. These improvements will provide service in an unserved commercial/industrial area. All businesses in the area are currently connected to individual on-site septic systems. Due to poor soil conditions, approximately 50 percent of the septic systems are failing and causing			x			x		
City of Sky Valley	2	355	\$4,305,000	22		0.13%	20	Address sewer system on-site septic problems.			x			x		
City of Union Point	2	1,841	\$2,000,000	31		0.13%	20	Rehabilitate and replace sewer line that is experiencing infiltration and inflow problems.			x			x		
Warren County Board of Commissioners	2	5,297	\$700,000	31		1.13%	20	Improve the collection system, including replacing or rehabilitating approximately 6,084 LF of 8-inch and 10-inch sewer. Rehabilitated lines will be pipe burst. Approximately 21 manholes will be rehabilitated or replaced. Rehabilitated manholes will be pressure cleaned and rehabilitated with a calcium aluminate cementitious coating to prevent infiltration. Service lines will be replaced with new 6-inch PVC service lines, connected to the new sewer, and installed up to the right-of-way. A new cleanout and box will be installed at the right-of-way.			x					
City of Metter	2	3,960	\$1,130,000.00			1.86%	30	Rehabilitate existing sanitary sewer main.			x					
Barrow County	0	78,991	\$5,000,000	19		1.13%	20	Improve and upgrade the Barber Creek wastewater treatment facility to provide improved treatment and increased capacity.	x							
Town of Braselton	0	11,452	\$1,550,000	15		0.13%	20	Extend the reuse water distribution system. The reuse water system will reduce the drinking water demand and will provide an alternative to irrigation with drinking water.								x
Town of Braselton	0	11,452	\$225,000	15		0.13%	20	Extend the reuse water distribution system to existing water customers, which will displace 30 MG per year of potable water used for irrigation.								x
City of Cumming	0	6,309	\$17,000,000	20		1.13%	20	Construct two dryers, each capable of processing 60 tons/day to serve the city of Cumming as well as biosolids from outside municipalities. A new administration building will be included in this project.	x							
Clayton County Water Authority	0	68,000	\$100,000,000	22		1.13%	20	Implement the planned W.B. Casey WRRF Major Expansion/Upgrade and New Biosolids Management Facilities capital project. The project addresses capacity issues and provides for an 8 MGD increase in capacity. The project also addresses safety concerns at the plant and allows CCWA to control its own biosolids destiny by producing valuable fertilizer pellets which can be sold in the marketplace versus landfilling its biosolids.	x							
City of Gainesville	0	39,991	\$15,000,000	22		1.13%	20	Upgrade the Linwood and Flat Creek wastewater treatment plants. Projects include: capacity projects, odor control mitigation, solids handling improvements, equipment upgrades, instrumentation improvements, SCADA upgrades and corrosion control projects.	x							
Lake Lanier Islands Development Authority	0		\$2,700,000			1.13%	20	Replace and line approximately 10,000 LF of existing sewer force main piping in various locations of Lake Lanier Islands. The existing cast iron pipe was installed in the 1970s and 1980s and has begun to fail in several locations, causing sinkholes and damage to roadways and other facilities.			x					
City of Maysville	0	1,941	\$6,000,000	21		1.13%	20	Expand the existing WWTF to 0.30 MGD. The expansion would eliminate the existing 50-year-old wastewater pond and replace it with a new facility.	x							

Attachment 2
Clean Water State Revolving Fund
Estimated Disbursement Schedule

Project	Loan Amount	Notice To Proceed	Constr. Start Date	Target Compl. Date	1st Qtr 7/21-9/21	2nd Qtr 10/21-12/21	3rd Gtr 1/22-3/22	4th Qtr 4/22-6/22	1st Qtr 7/22-9/22	2nd Qtr 10/22-12/22	3rd Qtr 1/23-3/23	4th Qtr 4/23-6/23	Total Disburs.
City of Thomaston	\$2,200,000	5/3/2021	6/7/2021	6/6/2022	\$300,000	\$600,000	\$400,000	\$550,000	\$350,000				\$ 2,200,000
City of Wrightsville	\$12,500,000	8/2/2021	9/1/2021	2/1/2023		\$500,000	\$3,000,000	\$3,000,000	\$2,500,000	\$1,500,000	\$2,000,000		\$ 12,500,000
City of Hinesville	\$16,223,846	8/15/2022	9/12/2022	12/15/2023					\$500,000	\$3,000,000	\$3,500,000	\$2,600,000	\$ 9,600,000
City of Plains	\$90,300	10/1/2021	11/1/2021	11/1/2022		\$50,000	\$20,000	\$20,000	\$300				\$ 90,300
City of Bainbridge	\$3,000,000	11/1/2021	12/1/2021	12/1/2022			\$250,000	\$600,000	\$1,500,000	\$650,000			\$ 3,000,000
City of Baconton	\$216,600	7/1/2021	8/1/2021	5/1/2022	\$50,000	\$120,000	\$35,000	\$11,600					\$ 216,600
City of Cuthbert	\$828,000	5/16/2022	6/16/2022	2/16/2023					\$65,000	\$400,000	\$363,000		\$ 828,000
City of Dawson	\$2,180,000	12/15/2021	1/3/2022	5/31/2023			\$350,000	\$560,000	\$480,000	\$360,000	\$290,000	\$140,000	\$ 2,180,000
TOTAL	\$ 37,238,746				\$ 350,000	\$ 1,270,000	\$ 4,055,000	\$ 4,741,600	\$ 5,395,300	\$ 5,910,000	\$ 6,153,000	\$ 2,740,000	\$ 30,614,900

**Attachment - ASAP CWSRF Payment Schedule
Clean Water State Revolving Fund**

Attachment 3 ASAP Payment Schedule Clean Water State Revolving Fund			
Payment No.	Federal Fiscal Year		Amount (\$)
	Quarter	Date	
1	3rd	7/2021 - 9/2021	\$26,865,000
2	4th	10/2021 - 12/2021	\$0
3	1st	1/2022 - 3/2022	\$0
4	2nd	4/2022 - 6/2022	\$0
5	3rd	7/2022 - 9/2022	\$0
6	4th	10/2022 - 12/2022	\$0
7	1st	1/2023 - 3/2023	\$0
8	2nd	4/2023 - 6/2023	\$0
TOTAL			\$26,865,000

Attachment 4 - Estimated Sources and Uses
GEFA
Clean Water State Revolving Fund

Attachment 4 Clean Water State Revolving Fund (CWSRF) Sources and Uses Administered by GEFA State Fiscal Year July 1, 2021 - June 30, 2022				
Sources & Uses	Federal Contribution	State Contribution	CWSRF Fund	Total
Funding Sources				
Loan Repayments (P&I)			83,336,600	83,336,600
Investment Income			500,000	500,000
FFY 2021 Capitalization Grant	26,865,000	5,373,800		32,238,000
Total Funding Sources	\$ 26,865,000	\$ 5,373,800	\$ 83,836,600	\$ 116,076,600
Funding Uses				
Project Disbursements	26,865,000	5,373,800	82,762,000	115,000,000
FFY 2021 Administration			1,074,600	1,074,600
Total Uses	\$ 6,869,000	\$ 5,373,800	\$ 83,836,600	\$ 116,074,600

Attachment 5 - CWSRF Administration from Repayment Dollars

GEFA is using repayment dollars to satisfy the administrative costs for the CWSRF. The costs are capped at \$1,074,600, which is 4 percent of the allotment. The table below displays how \$1,074,600 will be spent to administer the fund as well as ongoing projects.

4 Percent Administration (2021 - \$1,074,600)

Activity	Activity	Cost
CWSRF 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 Impacts (NONSI); Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; and assistance with the National Information Management System (NIMS).	Engineering and Technical Support Contract: \$288,520 GEFA staff: \$786,080
	Total	\$1,074,600

Attachment 6 - 2021 CWSRF Affordability Criteria



Clean 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	\$32,699	\$42,444	\$54,555

2. Unemployment Percent

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Unemployment Percent	2.0%	3.1%	4.6%

3. Percentage not in the Labor Force

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage not in Labor Force	36.9%	43.5%	50.3%

4. Poverty Rate

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Poverty Rate	12.3%	20.0%	27.4%

5. Percentage on Social Security

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage on Social Security	29.2%	36.1%	43.3%

6. Percentage on SSI

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage on SSI	3.9%	6.8%	10.4%

7. Percentage with Cash Public Assistance

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage with Cash Public Assistance	0.2%	1.3%	2.3%

8. Percentage with SNAP

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage with SNAP	10.8%	18.8%	25.2%

9. Age Dependency Ratio

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Age Dependency Ratio	58.6	67.4	77.3

10. Population Trend

The following will be the categories used for determining scoring for change in population from 2011 to 2019.

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

Attachment 7 - Ranking Criteria for CWSRF Projects
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.

Attachment 8 - Public Meeting Summary IUP



Georgia Environmental Finance Authority
IUP Meeting Minutes
Atlanta, Georgia 30303
Tuesday, June 15, 2021
10:00 a.m.

Call to Order

The meeting was held on Tuesday, June 15, 2021, 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
Tracy Williams

Public participants present at the meeting were:

None

Ansley Jones 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 2021 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 9 - Loan Program Policies
January 2021



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.

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

- **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 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.

13. 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.

14. 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.

15. 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.

16. 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.

17. 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.