2021
Intended Use Plan
Clean Water
State Revolving Fund

Prepared by the
Georgia Environmental Finance Authority

June 16, 2021
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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 (NONSI) 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)

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (4 points)</th>
<th>50th Percentile (3 points)</th>
<th>75th Percentile (2 points)</th>
<th>100th Percentile (1 point)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MHI</td>
<td>$32,699</td>
<td>$42,444</td>
<td>$54,555</td>
<td>$54,556 and higher</td>
</tr>
</tbody>
</table>
### 2. Unemployment Percent

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Percent</td>
<td>2.0%</td>
<td>3.1%</td>
<td>4.6%</td>
<td>4.7% and higher</td>
</tr>
</tbody>
</table>

### 3. Percentage Not in Labor Force

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage Not in Labor Force</td>
<td>36.9%</td>
<td>43.5%</td>
<td>50.3%</td>
<td>50.4% and higher</td>
</tr>
</tbody>
</table>

### 4. Poverty Rate

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty Rate</td>
<td>12.3%</td>
<td>20.0%</td>
<td>27.4%</td>
<td>27.5% and higher</td>
</tr>
</tbody>
</table>

### 5. Percentage on Social Security

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage on Social Security</td>
<td>29.2%</td>
<td>36.1%</td>
<td>43.3%</td>
<td>43.4% and higher</td>
</tr>
</tbody>
</table>

### 6. Percentage on SSI

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage on SSI</td>
<td>3.9%</td>
<td>6.8%</td>
<td>10.4%</td>
<td>10.5% and higher</td>
</tr>
</tbody>
</table>

### 7. Percentage with Cash Public Assistance

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with Cash Public Assistance</td>
<td>0.2%</td>
<td>1.3%</td>
<td>2.3%</td>
<td>2.4% and higher</td>
</tr>
</tbody>
</table>

### 8. Percentage with SNAP

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with SNAP</td>
<td>10.8%</td>
<td>18.8%</td>
<td>25.2%</td>
<td>25.3% and higher</td>
</tr>
</tbody>
</table>
9. **Age Dependency Ratio**

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
<th>100th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Dependency Ratio</td>
<td>58.6</td>
<td>67.4</td>
<td>77.3</td>
<td>77.4 and higher</td>
</tr>
</tbody>
</table>

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 FPWCA (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.
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.
<table>
<thead>
<tr>
<th>Community</th>
<th>Score</th>
<th>2019 Pop.</th>
<th>Total Project Cost</th>
<th>Affordability Score</th>
<th>Est. Interest Rate</th>
<th>Est. Term</th>
<th>Project Description</th>
<th>Blackwater Treatment</th>
<th>Sewer Construction</th>
<th>Sewer Rehabilitation</th>
<th>Stormwater Projects</th>
<th>Land Conservation</th>
<th>Energy Projects</th>
<th>Water Conservation</th>
<th>Water Reuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Thomaston</td>
<td>82</td>
<td>10,774</td>
<td>$2,200,000</td>
<td>34</td>
<td>$1,100,000</td>
<td>1.13%</td>
<td>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.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>City of Wrightsville</td>
<td>82</td>
<td>3,651</td>
<td>$12,500,000</td>
<td>34</td>
<td>$1,100,000</td>
<td>1.13%</td>
<td>Construct a new wastewater treatment plant at a cost of $12,500,000.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>City of Hinesville</td>
<td>72</td>
<td>32,996</td>
<td>$16,223,846</td>
<td>19</td>
<td>$1,100,000</td>
<td>1.13%</td>
<td>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. One existing SBR basin will be closed out of service. Additionally, the project will expand the Water Reclamation Facility at Jv Road from 2.9 MGD to 4.0 MGD.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>City of Plains</td>
<td>78</td>
<td>644</td>
<td>$9,15,100</td>
<td>33</td>
<td>$548,180</td>
<td>1.13%</td>
<td>Upgrade the facility and replace existing equipment at the city’s existing wastewater treatment facility. The project will include rehabilitation of the existing equipment and process.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>City of Bainbridge</td>
<td>66</td>
<td>12,199</td>
<td>$3,000,000</td>
<td>29</td>
<td>$1,090,000</td>
<td>1.13%</td>
<td>Improve the Water Pollution Control Plant. Much of the equipment at the plant is aging and has reached the end of its useful life. The project will focus on rehabilitation/improvement of existing mechanical equipment and structures.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>City of Baconton</td>
<td>64</td>
<td>1,121</td>
<td>$216,600</td>
<td>30</td>
<td>$97,470</td>
<td>1.13%</td>
<td>Upgrade and replace existing equipment at the city’s existing wastewater treatment facility. A new mechanical bar screen will be installed, rehabilitation of effluent piping, and rehabilitation of equipment. The project will also include improvements to electrical and HVAC systems.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>City of Cuthbert</td>
<td>64</td>
<td>32,699</td>
<td>$828,000</td>
<td>34</td>
<td>$414,000</td>
<td>1.13%</td>
<td>Provide bypass pumping at several of the city’s sanitary sewer lift stations along with the treatment of the Water Pollution Control Plant (WPCP), replace a broken pump at one of the city’s existing lift station, replace a damaged/broken centrifugal press at the WPCP with a new press, and repair the emergency flow equalization basin at the WPCP. The project also includes upgrading of existing sanitary sewer to eliminate infiltration and inflow into the wastewater collection system.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>City of Dawson</td>
<td>64</td>
<td>4,225</td>
<td>$2,150,000</td>
<td>34</td>
<td>$1,050,000</td>
<td>1.13%</td>
<td>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 permit limits.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
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<tr>
<td>City of Eastman</td>
<td>64</td>
<td>5,128</td>
<td>$2,070,000</td>
<td>34</td>
<td>$900,000</td>
<td>1.13%</td>
<td>Install new efficient sanitary sewer service improvement to remove redundant existing service lines and provide new service lines.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
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<tr>
<td>Community</td>
<td>Score</td>
<td>2019 Pop.</td>
<td>Total Project Cost</td>
<td>Affordability Score</td>
<td>Potential Principal Amortization</td>
<td>Est. Interest Rate</td>
<td>Est. Terms</td>
<td>Project Description</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Adel</td>
<td>46</td>
<td>5,208</td>
<td>$3,930,000</td>
<td>26</td>
<td>1.13%</td>
<td>20</td>
<td>x</td>
<td>Rehabilitation and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Adel</td>
<td>46</td>
<td>5,208</td>
<td>$3,930,000</td>
<td>26</td>
<td>1.13%</td>
<td>20</td>
<td>x</td>
<td>Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

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

**Wastewater Treatment**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Sewer Construction**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Sewer Rehabilitation**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Stormwater Projects**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Land Conservation**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Energy Projects**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Water Conservation**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Waste Reuse**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Projects**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Community**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Est. Term**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Project Description**

- City of Adel: Rehabilitate and repurpose existing sanitary sewer to correct significant infiltration and inflow problems that lead to sewer overflows and has caused permit violations at the wastewater treatment facility. The City is currently working to contain a major Compliance Order from the US Environment Protection Agency (EPA) and future violations would result in the City losing the permit to receive and treat wastewater. This project will address the infiltration and inflow problems that cause sewer overflows and allow the City to remove the Compliance Order and prevent future violations.

**Clean Water State Revolving Fund 2021 Comprehensive List**
Replace the pump station along State Route 32. The pump station replacement will include the decommissioning and removal of four (4) pump stations and installing the pump stations at the Georgia Department of Transportation Right-Of-Way (ROW). This project will extent the City’s wastewater treatment system to a new site, removing the old mechanical and electrical components within the existing manholes will be replaced. These manholes will then be used as traditional sewer manholes, transposing collected sewer to each new wet well.

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 4800 LF of 10-inch and 320 LF of 8-inch gravity sewer and replacement of 1015 feet. The existing sewers are in an active use and poor condition. The replacement of sewer collection significantly to Lafayette’s collection system. Consequently, Lafayette is under an EPA Consent Decree agreement. This Phase I Project consists of installing a new concrete collector from CMS. This project represents Phase II.

Expand the sewer system, including approximately 5,200 LF of 8-inch gravity sewer lines, including manholes, services, erosion control, paving, and all appurtenances.

Replace equipment and improve both city wastewater treatment facilities. Additionally, the city would complete lift station upgrades and improvements at lift station 6 and 26 and several critical sewer pipeline and manhole rehabilitation projects.

Replace the oxidation pond liner at the city’s Land Application System Site (LAS). The existing oxidation pond 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 been torn while repairs occur. This 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.

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 “ditch to ditch” connection, adding another chlorine contact chamber to increase volume, replacing the plant reuse pump station and reuse water splitter box, installing a new secondary clarifier, upgrading the fiber filter pump station and return activated sludge pump station, adding another chlorine contact chamber to increase output, repairing the plain magic pump station and house water lines, and installing electrical, instrumentation and PLC/SCADA improvements necessary to construct treatment unit improvements including adding another tank in parallel.

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, rehabilitating the abandoned “ditch to ditch” connection, adding another chlorine contact chamber to increase volume, repairing the plant reuse pump station and reuse water splitter box, installing a new secondary clarifier, upgrading the fiber filter pump station and return activated sludge pump station, adding another chlorine contact chamber to increase output, repairing the plain magic pump station and house water lines, and installing electrical, instrumentation and PLC/SCADA improvements necessary to construct treatment unit improvements including adding another tank in parallel.

Replace the pump station along State Route 32. The pump station replacement will include the decommissioning and removal of four (4) pump stations and installing the pump stations at the Georgia Department of Transportation Right-Of-Way (ROW). This project will extent the City’s wastewater treatment system to a new site, removing the old mechanical and electrical components within the existing manholes will be replaced. These manholes will then be used as traditional sewer manholes, transposing collected sewer to each new wet well.
<table>
<thead>
<tr>
<th>Community</th>
<th>2019 Pop.</th>
<th>Total Project Cost</th>
<th>Affordability Score</th>
<th>Potential Principal Forgiveness</th>
<th>Est. Interest Rate</th>
<th>Est. Term</th>
<th>Project Description</th>
<th>Wastewater Treatment</th>
<th>Sewer Construction</th>
<th>Sewer Rehabilitation</th>
<th>Stormwater Projects</th>
<th>Land Conservation</th>
<th>Energy Projects</th>
<th>Water Conservation</th>
<th>Water Reuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Perry</td>
<td>16,595</td>
<td>$19,100,000</td>
<td>21</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>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 Upgrades, (2) Gatorfield Wastewater Control Plant Capacity Upgrades, (3) Bear Branch Sewer Expansions Phase 1, 4, 5, Salt Street; (6) Sewer Improvements, (7) Perry Parkway Pump Station and Force Main Upgrades, (8) Berry Branch Pump Station and Connections Upgrades, and (9) Complete Road Stormwater Facility.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Plains</td>
<td>644</td>
<td>$2,250,000</td>
<td>23</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>Reduce impact sewers for inflow and infiltration remediation, sedimentation clarifiers and addition basin on WPCF, evacuate ice binding at WPCF, vandalize Bison Products Plant, and add gravel for pump station.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clayton County Water Authority</td>
<td>68,000</td>
<td>$10,000,000</td>
<td>22</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>Rehabilitate and replace stormwater system infrastructure. Improvements include: Flat Shoals Road – Two 96” culvert replacements, Chestatee Drive – One 90” culvert replacements, Old Flat Shoals Road – Two 96” culvert replacements, Foxboro Parkway – One 48” culvert replacements, Southlake Parkway – One 32” culvert replacements, Rock Cut Road – Two 60” culvert replacements, Taus Boulevard – Two 60” culvert replacements.</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coweta County Water and Sewerage Authority</td>
<td>2,416</td>
<td>$22,900,000</td>
<td>15</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>Improve the stormwater system to address flooding problems. The work includes: Rebuilding the stormwater line at the school, replacing and expanding the stormwater detention facility, and construction of a new stormwater detention facility.</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coweta County Water and Sewerage Authority</td>
<td>6,547</td>
<td>$2,000,000</td>
<td>23</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>Improve the stormwater system to address flooding problems. The work includes: Improving the stormwater line at the school.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Byron</td>
<td>5,149</td>
<td>$2,000,000</td>
<td>23</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>Replace the 35 year old pump station that receives wastewater from Callahan State Prison. Some construction of the pump station, the location of the new station has nearly doubled the current pump station and the 3.5 mile force main is severely undersized. The project will build a new pump station including 60” 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.</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Town of Braselton</td>
<td>11,452</td>
<td>$35,000,000</td>
<td>15</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>Upgrade the wastewater treatment facility to provide more capacity for growing customer base.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
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<td></td>
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<tr>
<td>City of Hartwell</td>
<td>4,358</td>
<td>$8,210,000</td>
<td>31</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>Improve the wastewater treatment plant. Repair and improve the existing feedwater, clarifier, pump station, aerator basins, blower building, SCADA, and electrical and construction of new clarifier, upflow digester, digester, and addition of a new quench tank at the city’s existing wastewater treatment plant.</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
<td></td>
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<tr>
<td>City of Gainesville</td>
<td>38,991</td>
<td>$10,000,000</td>
<td>23</td>
<td>1.13%</td>
<td></td>
<td>20</td>
<td>Improve the sewer collection system. The project will include installation of new sewer collection system with new sewer collection line. Project will include upgrades and rehabilitation of several 07 stations as well as sewer the replacement and lining of several sewer collector projects.</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Attachment 1**

Clean Water State Revolving Fund
2021 Comprehensive List
<table>
<thead>
<tr>
<th>Community</th>
<th>Score</th>
<th>2018 Pop.</th>
<th>Total Project Cost</th>
<th>Affordability Score</th>
<th>Potential Principal Forgiveness</th>
<th>Est. Interest Rate</th>
<th>Est. Term</th>
<th>Project Description</th>
<th>Water Reuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Gainesville</td>
<td>4</td>
<td>38,581</td>
<td>$5,000,000</td>
<td>20</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>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, streambank stabilization, and other water quality improvements.</td>
<td></td>
</tr>
<tr>
<td>City of Hoschton</td>
<td>4</td>
<td>1,637</td>
<td>$10,000,000</td>
<td>20</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Upgrade and replace existing wastewater treatment facility to provide more capacity for growing customer base.</td>
<td></td>
</tr>
<tr>
<td>City of Baldwin</td>
<td>4</td>
<td>3,517</td>
<td>$2,000,000</td>
<td>20</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Upgrade and replace approximately 3.5 miles of asset and unlined outlet and interceptor sewers including manholes and lift stations.</td>
<td></td>
</tr>
<tr>
<td>City of Baldwin</td>
<td>4</td>
<td>3,517</td>
<td>$450,000</td>
<td>20</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Rehabilitate an existing failing lift station.</td>
<td></td>
</tr>
<tr>
<td>Town of Braselton</td>
<td>4</td>
<td>11,452</td>
<td>$1,800,000</td>
<td>20</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Rehabilitate an aged and undersized wastewater pumping station to reduce potential overflows and failures.</td>
<td></td>
</tr>
<tr>
<td>City of Covington</td>
<td>4</td>
<td>13,587</td>
<td>$9,000,000</td>
<td>20</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Upgrade the existing Eastside Pump Station, including new pumps and electrical, replacing approximately 11,400 LF of gravity sewer with 48 inch sewer main, replacing approximately 8,900 LF of gravity sewer with 36 inch sewer main, abandoning the existing Bigpond Pump Station and installing approximately 6,800 LF of 12 inch gravity sewer, replacing approximately 1,400 LF of gravity sewer with 12 inch sewer main, and expanding the existing Covington Waste Water Reclamation Facility including a new wastewater basin, lift stations, online and offline controls.</td>
<td></td>
</tr>
<tr>
<td>City of Social Circle</td>
<td>4</td>
<td>4,647</td>
<td>$5,000,000</td>
<td>20</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Sewer System Capital Improvement Projects including new construction to serve a new basin, pump station consolidation and sewer rehabilitation.</td>
<td></td>
</tr>
<tr>
<td>City of Dillard</td>
<td>4</td>
<td>374</td>
<td>$750,000</td>
<td>20</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Rehabilitate and replace approximately 4,300 LF of sewer line that is experiencing infiltration and inflow problems.</td>
<td></td>
</tr>
<tr>
<td>City of Helen</td>
<td>4</td>
<td>574</td>
<td>$1,100,000</td>
<td>20</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Replace the main lift station which is aged and undersized to reduce potential overflows and failures.</td>
<td></td>
</tr>
<tr>
<td>City of Hoschton</td>
<td>4</td>
<td>1,637</td>
<td>$500,000</td>
<td>20</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Rehabilitate and replace existing gravity sewer to reduce infiltration and infiltration.</td>
<td></td>
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<tr>
<td>Walton County WSA</td>
<td>4</td>
<td>16,681</td>
<td>$12,000,000</td>
<td>20</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Upgrade and expand the sanitary sewer system into the southern portion of the county, where currently no public sewer is provided.</td>
<td></td>
</tr>
<tr>
<td>The Conservation Fund</td>
<td>4</td>
<td></td>
<td>$14,000,000</td>
<td>20</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Acquire the 6,278 acre Beards Creek property on March 1, 2021 and immediately begin active management of the forestland. During the time of this Fund’s ownership, a portion of the property will be placed in the USDA Natural Resources Conservation Service’s Wetlands Reserve Easement program (WRE). The WRE will require restoration of much of the land’s hydrologic characteristics and water quality. Also utilizing the DAV Readiness and Environmental Program Integration program (RIP) Fort Stewart will benefit through a conservation easement with the Georgia-Alabama Land Trust. The forest will be protected through these conservation easements. The Conservation Fund will sell the land, subject to the easements, to the private sector, with the property remaining on Long County’s tax rolls.</td>
<td></td>
</tr>
<tr>
<td>Bartow County</td>
<td>2</td>
<td>104,919</td>
<td>$5,000,000</td>
<td>20</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Construct 1,160 LF of a combination of 6 inch and 12 inch gravity sewer, 30 horsepower sewer lift stations, and a 200 LF of 12 inch HDP/DIP sewer force main.</td>
<td></td>
</tr>
<tr>
<td>Braselton Public Facilities Authority</td>
<td>4</td>
<td>11,452</td>
<td>$450,000</td>
<td>20</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Construct green infrastructure, which includes construction of wastewater pipes, sanitary sewer lateral and laterals, and pumping stations, as described above. The project improves water quality in local streams by capturing, treating, and returning treated wastewater to the community. This facility is proposed to serve as a new point for residents and visitors to the drinking water area of the town.</td>
<td></td>
</tr>
<tr>
<td>Community</td>
<td>Score</td>
<td>2019 Pop.</td>
<td>Total Project Cost</td>
<td>Affordability Score</td>
<td>Potential Principal Forgiveness</td>
<td>Est. Interest Rate</td>
<td>Est. Term</td>
<td>Project Description</td>
<td>Blotewater Treatment</td>
</tr>
<tr>
<td>----------------</td>
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<td>-------------------------------------------------------------------------------------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>City of Griffin</td>
<td>2</td>
<td>22,746</td>
<td>$2,750,000</td>
<td>26</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Rehabilitate and replace sewer in Potato Creek Basin to correct I/I as reported in the Potato Creek Sewer Model and Reports.</td>
<td>x</td>
</tr>
<tr>
<td>City of Luthersville</td>
<td>2</td>
<td>653</td>
<td>$500,000</td>
<td>22</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Install new sanitary sewer to serve the city of Luthersville in Menincher Camp. The sanitary sewer will include gravity sewers, 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 cast and driveway pavements where necessary by install piping, and sewage lift station associated from town to treatment sewer through tree streets.</td>
<td>x</td>
</tr>
<tr>
<td>City of Luthersville</td>
<td>2</td>
<td>653</td>
<td>$3,000,000</td>
<td>22</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Construct sewer in development areas. The city of Luthersville is near the treatments system, despite the best efforts of city and county governments to finance a system for more than three decades. The groundwater table is so high that the design and installation of personnel septic tanks is extremely difficult. Leading to a high failure rate and problems throughout the surrounding countryside. With each passing year people move out. The health department only has data on the knowledge that efforts to construct a sanitary sewer system are underway.</td>
<td>x</td>
</tr>
<tr>
<td>City of Kechuba</td>
<td>2</td>
<td>609</td>
<td>$1,166,950.99</td>
<td>28</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Construct a small, evaluate, and build the sewer system in the city’s Water Pollution Control Plant and SCADA upgrade at the city’s existing pumping stations and treatment plants.</td>
<td>x</td>
</tr>
<tr>
<td>City of Pooler</td>
<td>2</td>
<td>23,858</td>
<td>$5,500,000</td>
<td>14</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Upgrade the Savannah Quarter Lift Station and Force Main. Upgrade an existing underground sewage pumping station to a new station, with VFD controls in a new electric building and permanent diesel generator. The project also includes approximately 11,500 L of new 36 PVC pipes.</td>
<td>x</td>
</tr>
<tr>
<td>City of Pooler</td>
<td>2</td>
<td>23,858</td>
<td>$5,500,000</td>
<td>14</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Upgrade the Savannah Quarter Lift Station and Force Main. Upgrade an existing underground sewage pumping station to a new station, with VFD controls in a new electric building and permanent diesel generator. The project also includes approximately 11,500 L of new 36 PVC pipes.</td>
<td>x</td>
</tr>
<tr>
<td>City of Dillard</td>
<td>2</td>
<td>314</td>
<td>$600,000</td>
<td>13</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Construct approximately 10,000 L of sanitary sewer main in the Betty Creek Area</td>
<td>x</td>
</tr>
<tr>
<td>City of Hoschton</td>
<td>2</td>
<td>1,637</td>
<td>$3,000,000</td>
<td>21</td>
<td>1.13%</td>
<td>20</td>
<td></td>
<td>Upgrade the main sewer if the system is adequate for existing and future customers.</td>
<td>x</td>
</tr>
<tr>
<td>Lincoln County</td>
<td>2</td>
<td>7,856</td>
<td>$5,150,000</td>
<td>23</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Expand the wastewater collection system to provide sanitary sewer to the Amethyst-Benton, Tribes and Overlook areas which are currently unserved and are experiencing failing septic systems.</td>
<td>x</td>
</tr>
<tr>
<td>Lincoln County</td>
<td>2</td>
<td>7,856</td>
<td>$4,450,000</td>
<td>23</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Expand the wastewater collection system to provide sanitary sewer to the Restoration Point and Door Lanes areas which are currently unserved and are experiencing failing septic systems.</td>
<td>x</td>
</tr>
<tr>
<td>Lincoln County</td>
<td>2</td>
<td>7,856</td>
<td>$690,000</td>
<td>23</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Expand the wastewater collection system to provide sanitary sewer to the Oconee Recreation area which is currently unserved and is experiencing failing septic systems.</td>
<td>x</td>
</tr>
<tr>
<td>Lincoln County</td>
<td>2</td>
<td>7,066</td>
<td>$4,500,000</td>
<td>23</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Construct a new 0.10 MGD WWTF to serve the South Lincoln Co. SR 47 area. This WWTF will serve an area of the South Lincoln County that is currently unserved and is experiencing failing septic systems.</td>
<td>x</td>
</tr>
<tr>
<td>Lincoln County</td>
<td>2</td>
<td>7,066</td>
<td>$5,100,000</td>
<td>23</td>
<td>8.12%</td>
<td>20</td>
<td></td>
<td>Expand the wastewater collection system to provide sanitary sewer to an area currently unserved and are experiencing failing septic systems.</td>
<td>x</td>
</tr>
</tbody>
</table>

**Attachment 1**

Clean Water State Revolving Fund 2021 Comprehensive List
<table>
<thead>
<tr>
<th>Community</th>
<th>2019 Pop.</th>
<th>Total Project Cost</th>
<th>Affordability Score</th>
<th>Est. Interest Rate</th>
<th>Est. Term</th>
<th>Project Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meriwether County Water and Sewerage Authority</td>
<td>2,118</td>
<td>$3,000,000</td>
<td>30</td>
<td>1.13%</td>
<td>20</td>
<td>Install a new lift station and force main to connect the Luthersville sewer to an existing Meriwether County Water &amp; Sewerage Authority Pump Station. The Authority currently serves 9 industrial/commercial customers and will pick up 30+ customers from Luthersville as a result from this project.</td>
</tr>
<tr>
<td>Paulding County</td>
<td>198,025</td>
<td>$1,789,090</td>
<td>15</td>
<td>0.13%</td>
<td>20</td>
<td>Construct sanitary sewer improvements within the city of Hiram along the Hiram-Douglasville Highway. These improvements will provide service to an unserved commercial/industrial area. All businesses in the area are currently connected to individual on-site septic systems. Due to poor soil conditions, approximating 50 percent of the septic systems are failing and causing illicit discharges.</td>
</tr>
<tr>
<td>City of Union Point</td>
<td>1,841</td>
<td>$2,000,000</td>
<td>31</td>
<td>0.13%</td>
<td>20</td>
<td>Rehabilitate and replace sewer line that is experiencing infiltration and inflow problems.</td>
</tr>
<tr>
<td>Warren County Board of Commissioners</td>
<td>5,297</td>
<td>$700,000</td>
<td>31</td>
<td>1.13%</td>
<td>20</td>
<td>Improve the collection system, including replacing or rehabilitated approximately 6,084 LF of 8-inch and 10-inch sewer lines. The rehabilitated manholes will be cleaned and replaced. All rehabilitated manholes will be pressure cleaned and rehabilitated with a calcium aluminate cementitious coating to prevent infiltration. Service lines will be replaced with new PVC sewer lines, connected to the new sewer, and connected to the right-of-way. A new inspection and flow box will be added at the right-of-way.</td>
</tr>
<tr>
<td>Barrow County</td>
<td>78,991</td>
<td>$5,000,000</td>
<td>30</td>
<td>1.13%</td>
<td>20</td>
<td>Improve and upgrade the Barrow Creek wastewater treatment facility to provide improved treatment and increased capacity.</td>
</tr>
<tr>
<td>Town of Braselton</td>
<td>11,452</td>
<td>$1,550,000</td>
<td>15</td>
<td>0.13%</td>
<td>20</td>
<td>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.</td>
</tr>
<tr>
<td>Town of Braselton</td>
<td>11,452</td>
<td>$225,000</td>
<td>15</td>
<td>0.13%</td>
<td>20</td>
<td>Extend the reuse water distribution system to existing water customers, which will displace 30 MG per year of potable water used for irrigation.</td>
</tr>
<tr>
<td>City of Cornelia</td>
<td>6,336</td>
<td>$17,000,000</td>
<td>22</td>
<td>1.13%</td>
<td>20</td>
<td>Construct two driers, each capable of processing 60 tons/day to serve the city of Cornelia as well asbaseline from outside municipalities. A new administration building will be included in this project.</td>
</tr>
<tr>
<td>Clayton County Water Authority</td>
<td>68,004</td>
<td>$103,000,000</td>
<td>22</td>
<td>1.13%</td>
<td>20</td>
<td>Upgrade the Linwood and Fall Creek wastewater treatment plants. Projects include: capacity projects, odor control upgrades, solids handling improvements, equipment upgrades, instrumentation improvements, SCADA upgrades and pressure control projects.</td>
</tr>
<tr>
<td>City of Gainesville</td>
<td>39,991</td>
<td>$15,000,000</td>
<td>22</td>
<td>1.13%</td>
<td>20</td>
<td>Upgrade the Linwood and Fall Creek wastewater treatment plants. Projects include: capacity projects, odor control upgrades, solids handling improvements, equipment upgrades, instrumentation improvements, SCADA upgrades and pressure control projects.</td>
</tr>
<tr>
<td>Lake Lanier Islands Development Authority</td>
<td>2,700</td>
<td>$2,700,000</td>
<td>15</td>
<td>0.13%</td>
<td>20</td>
<td>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 odors, wet debris and damage to roads, and other facilities.</td>
</tr>
<tr>
<td>City of Waycross</td>
<td>1,947</td>
<td>$9,000,000</td>
<td>22</td>
<td>1.13%</td>
<td>20</td>
<td>Expand the existing WWTF to 30 MGD. The expansion would accommodate the existing 50-year-old wastewater plant and result in a new facility.</td>
</tr>
</tbody>
</table>

**Clean Water State Revolving Fund**

2021 Comprehensive List
<table>
<thead>
<tr>
<th>Project</th>
<th>Loan Amount</th>
<th>Notice To Proceed</th>
<th>Constr. Start Date</th>
<th>Constr. Compl. Date</th>
<th>1st Qtr</th>
<th>2nd Qtr</th>
<th>3rd Qtr</th>
<th>4th Qtr</th>
<th>1st Qtr</th>
<th>2nd Qtr</th>
<th>3rd Qtr</th>
<th>4th Qtr</th>
<th>Total Disburs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Thomaston</td>
<td>$2,200,000</td>
<td>5/3/2021</td>
<td>6/7/2021</td>
<td>6/6/2022</td>
<td>$300,000</td>
<td>$600,000</td>
<td>$400,000</td>
<td>$550,000</td>
<td>$350,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Wrightsville</td>
<td>$12,500,000</td>
<td>8/2/2021</td>
<td>9/1/2021</td>
<td>2/1/2023</td>
<td>$500,000</td>
<td>$3,000,000</td>
<td>$3,000,000</td>
<td>$2,500,000</td>
<td>$1,500,000</td>
<td>$2,000,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Hinesville</td>
<td>$16,223,846</td>
<td>8/15/2022</td>
<td>9/12/2022</td>
<td>12/15/2023</td>
<td>$500,000</td>
<td>$3,000,000</td>
<td>$3,000,000</td>
<td>$3,500,000</td>
<td>$2,600,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City of Plains</td>
<td>$90,300</td>
<td>10/1/2021</td>
<td>11/1/2021</td>
<td>11/1/2022</td>
<td>$50,000</td>
<td>$20,000</td>
<td>$20,000</td>
<td>$300</td>
<td></td>
<td></td>
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<td>$90,300</td>
</tr>
<tr>
<td>City of Bainbridge</td>
<td>$3,000,000</td>
<td>11/1/2021</td>
<td>12/1/2021</td>
<td>12/1/2022</td>
<td>$250,000</td>
<td>$600,000</td>
<td>$1,500,000</td>
<td>$650,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$3,000,000</td>
</tr>
<tr>
<td>City of Baconton</td>
<td>$216,600</td>
<td>7/1/2021</td>
<td>8/1/2021</td>
<td>5/1/2022</td>
<td>$50,000</td>
<td>$120,000</td>
<td>$35,000</td>
<td>$11,600</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$216,600</td>
</tr>
<tr>
<td>City of Cuthbert</td>
<td>$828,000</td>
<td>5/16/2022</td>
<td>6/16/2022</td>
<td>2/16/2023</td>
<td>$65,000</td>
<td>$400,000</td>
<td>$363,000</td>
<td></td>
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<td></td>
<td></td>
<td>$828,000</td>
<td></td>
</tr>
<tr>
<td>City of Dawson</td>
<td>$2,180,000</td>
<td>12/15/2021</td>
<td>1/3/2022</td>
<td>5/31/2023</td>
<td>$350,000</td>
<td>$560,000</td>
<td>$480,000</td>
<td>$360,000</td>
<td>$290,000</td>
<td>$140,000</td>
<td></td>
<td></td>
<td>$2,180,000</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$37,238,746</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>$350,000</strong></td>
<td><strong>$1,270,000</strong></td>
<td><strong>$4,055,000</strong></td>
<td><strong>$4,741,600</strong></td>
<td><strong>$5,395,300</strong></td>
<td><strong>$5,910,000</strong></td>
<td><strong>$6,153,000</strong></td>
<td><strong>$6,740,000</strong></td>
<td><strong>$30,614,900</strong></td>
</tr>
<tr>
<td>Payment No.</td>
<td>Quarter</td>
<td>Date</td>
<td>Amount ($)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>1</td>
<td>3rd</td>
<td>7/2021 - 9/2021</td>
<td>$26,865,000</td>
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<tr>
<td>3</td>
<td>1st</td>
<td>1/2022 - 3/2022</td>
<td>$0</td>
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</tr>
<tr>
<td>4</td>
<td>2nd</td>
<td>4/2022 - 6/2022</td>
<td>$0</td>
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<td>5</td>
<td>3rd</td>
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</tr>
<tr>
<td>6</td>
<td>4th</td>
<td>10/2022 - 12/2022</td>
<td>$0</td>
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<td></td>
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<td></td>
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<tr>
<td>7</td>
<td>1st</td>
<td>1/2023 - 3/2023</td>
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</tr>
<tr>
<td>8</td>
<td>2nd</td>
<td>4/2023 - 6/2023</td>
<td>$0</td>
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<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td><strong>$26,865,000</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## 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**

<table>
<thead>
<tr>
<th>Sources &amp; Uses</th>
<th>Federal Contribution</th>
<th>State Contribution</th>
<th>CWSRF Fund</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Funding Sources</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Repayments (P&amp;I)</td>
<td></td>
<td></td>
<td>83,336,600</td>
<td>83,336,600</td>
</tr>
<tr>
<td>Investment Income</td>
<td></td>
<td></td>
<td>500,000</td>
<td>500,000</td>
</tr>
<tr>
<td>FFY 2021 Capitalization Grant</td>
<td>26,865,000</td>
<td>5,373,800</td>
<td>32,238,800</td>
<td></td>
</tr>
<tr>
<td><strong>Total Funding Sources</strong></td>
<td>$ 26,865,000</td>
<td>$ 5,373,800</td>
<td>$ 83,836,600</td>
<td>$ 116,076,600</td>
</tr>
<tr>
<td><strong>Funding Uses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project Disbursements</td>
<td></td>
<td></td>
<td>82,762,000</td>
<td>115,000,000</td>
</tr>
<tr>
<td>FFY 2021 Administration</td>
<td></td>
<td></td>
<td>1,074,600</td>
<td>1,074,600</td>
</tr>
<tr>
<td><strong>Total Uses</strong></td>
<td>$ 6,869,000</td>
<td>$ 5,373,800</td>
<td>$ 83,836,600</td>
<td>$ 116,074,600</td>
</tr>
</tbody>
</table>
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)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Activity</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>CWSRF Administration</td>
<td>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).</td>
<td>Engineering and Technical Support Contract: $288,520 GEFA staff: $786,080</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$1,074,600</td>
</tr>
</tbody>
</table>
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)**

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>MHI</td>
<td>$32,699</td>
<td>$42,444</td>
<td>$54,555</td>
</tr>
</tbody>
</table>

2. **Unemployment Percent**

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Percent</td>
<td>2.0%</td>
<td>3.1%</td>
<td>4.6%</td>
</tr>
</tbody>
</table>

3. **Percentage not in the Labor Force**

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage not in Labor Force</td>
<td>36.9%</td>
<td>43.5%</td>
<td>50.3%</td>
</tr>
</tbody>
</table>

4. **Poverty Rate**

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty Rate</td>
<td>12.3%</td>
<td>20.0%</td>
<td>27.4%</td>
</tr>
</tbody>
</table>

5. **Percentage on Social Security**

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage on Social Security</td>
<td>29.2%</td>
<td>36.1%</td>
<td>43.3%</td>
</tr>
</tbody>
</table>
6. Percentage on SSI

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage on SSI</td>
<td>3.9%</td>
<td>6.8%</td>
<td>10.4%</td>
</tr>
</tbody>
</table>

7. Percentage with Cash Public Assistance

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with Cash Public Assistance</td>
<td>0.2%</td>
<td>1.3%</td>
<td>2.3%</td>
</tr>
</tbody>
</table>

8. Percentage with SNAP

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with SNAP</td>
<td>10.8%</td>
<td>18.8%</td>
<td>25.2%</td>
</tr>
</tbody>
</table>

9. Age Dependency Ratio

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile</th>
<th>50th Percentile</th>
<th>75th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Dependency Ratio</td>
<td>58.6</td>
<td>67.4</td>
<td>77.3</td>
</tr>
</tbody>
</table>

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%
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**
   - 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 Benefit**
   - 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.
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
Tracy Williams

Public participants present at the meeting were:

None

Amanda Carroll welcomed everyone and introduced the staff in attendance. After discussing the purpose for the public meeting was to present and receive comments on the drafted 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.
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,
o State or local authorities, boards, or political subdivisions created by the General Assembly or pursuant to the Constitution and laws of the state, and
o 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:
  o Supply, distribute, and treat water
  o 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:
  o Expand the capacity of existing reservoirs or other sources for water supply
  o Establish new reservoirs or other sources for water supply

- **CWSRF** – May finance projects consistent with the federal Clean Water Act to:
  o Construct municipal wastewater facilities
  o 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.