

**2022
Intended Use Plan
Clean Water
State Revolving Fund**

**Prepared by the
Georgia Environmental Finance Authority**

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Georgia Environmental Finance Authority
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Clean Water State Revolving Fund Intended Use Plan 2022

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 FY2022 CWSRF allotment of \$19,563,000.

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, 2021 and was open through February 28, 2022.
- 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.

- Sixty-eight clean water projects were submitted with a total need of \$346,619,884. The subsidy amount awarded is \$7,887,600 which is 40 percent of the capitalization grant amount. 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. Public Law 112-74 states that not less than 10 percent of the CWSRF capitalization grant funds shall be used for the Green Project Reserve (GPR). These projects are identified in Attachment 1 in the energy projects and water conservation columns in the table.

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 2022 grant funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2022 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.

Projects not submitted through the project solicitation period can be added to the priority list by holding a public meeting.

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. GEFA calculates the fee based on 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. The fees are used for programs that meet the water quality goals of the clean water state revolving fund. 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. In State FY22 GEFA disbursed \$141,600,000 in CWSRF funds and executed over \$173,000,000 new loans. The numbers in the table reflect this significant increase over the FY21 disbursements.

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;
- 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;
- 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. All applicants are evaluated on affordability.

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

1. Median Household Income (MHI)

State Percentiles	25th Percentile (4 points)	50th Percentile (3 points)	75th Percentile (2 points)	100th Percentile (1 point)
MHI	\$34,679	\$45,093	\$59,178	\$59,179 and higher

2. Unemployment Percent

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Unemployment Percent	1.5%	2.9%	4.2%	4.3% and higher

3. Percentage Not in Labor Force

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage Not in Labor Force	35.7%	43.5%	50.7%	50.8% and higher

4. Poverty Rate

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Poverty Rate	10.4%	18.8%	26.2%	26.3% and higher

5. Percentage on Social Security

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on Social Security	28.6%	35.9%	43.4%	43.5% and higher

6. Percentage on SSI

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on SSI	3.0%	6.1%	9.7%	9.8% and higher

7. Percentage with Cash Public Assistance

State Percentiles	25th Percentile	50th Percentile	75th Percentile	100th Percentile

	(1 point)	(2 points)	(3 points)	(4 points)
Percentage with Cash Public Assistance	0.0%	1.2%	2.4%	2.5% and higher

8. Percentage with SNAP

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with SNAP	9.2%	16.3%	23.5%	23.6% and higher

9. Age Dependency Ratio

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Age Dependency Ratio	57.2	67.3	78.3	78.4 and higher

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 (1 point)
- Between -0.01% to -1% (2 points)
- Between -1.01% and -2% (3 points)
- Greater than -2% (4 points)

The following list shows the affordability score and potential PF percentage for the FY2022 grant year:

- Score of 34 will receive 50 percent, not to exceed \$1,400,000
- Score of 33 will receive 45 percent, not to exceed \$1,100,000
- Score of 31 - 32 will receive 40 percent, not to exceed \$950,000

GEFA will re-evaluate the PF allocation after the fourth board cycle following the 2022 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 2022 IUP. The following methodology will be used:

- GEFA will go down the DWSRF 2022 comprehensive list and award PF to those with an affordability score of 29 or higher: and/or

- GEFA will go down the CWSRF 2022 comprehensive list and award PF to those with an affordability score of 31 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 \$782,520 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. The GEFA board meets quarterly and will enter into binding commitments with borrowers after board approval.

SRF Bipartisan Infrastructure Law (BIL) Implementation

BIL was signed into law on November 15, 2021. The law authorizes \$1.2 trillion for transportation and infrastructure spending with \$550 billion of that figure going toward "new" investments and programs. Below are the new GEFA programs implemented by BIL:

- CWSRF Supplemental
- DWSRF Supplemental
- CWSRF Emerging Contaminants
- DWSRF Emerging Contaminants
- DWSRF Lead Service Line Replacement

Build America, Buy America Act (BABA)

Alongside BIL, Congress passed BABA, which establishes strong and permanent domestic sourcing requirements across all federal financial assistance programs. BABA, which is a component of the Infrastructure and Jobs Act (IIJA), requires federal agencies to ensure that "none of the funds made available for a Federal financial assistance program for infrastructure, including each deficient program, may be obligated for a project unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States."

Once guidance has been received from EPA, GEFA will implement the new procedures and this section will be updated.

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 complete a two-step selection process if project costs are more

than \$3,000,000 and A/E services exceed \$100,000. The two-step A/E selection process consists of the following:

First step:

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

Second step:

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

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

CWSRF Goals and Objectives

Long-term Goals

1. 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.
2. 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. 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 FY2022 allotment of \$19,563,000, the amount of state match required amounts to \$3,912,600. GEFA will draw down federal dollars exclusively while applying \$3,912,600 of the overmatch credit of \$22,540,451 approved by EPA on June 4, 2018. The state match will be available at the time of grant award.

Assurances and Specific Proposals

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for 2022 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 no less than quarterly, training opportunities, attendance at regional and national conferences, workshops, and various administrative program efforts.

Public Participation – To be updated after the public meeting

This IUP is subject to review and comment by the public prior to incorporation into the 2022 capitalization grant application. A public notice was placed in the *Fulton Daily Report* on Tuesday, June 1, 2021, announcing a public meeting on the CWSRF IUP on Tuesday, June 15, 2021, at 10:00 a.m. via conference call. A summary for the public meeting can be found within Attachment 8.

Attachment 1
Clean Water State Revolving Fund
2022 Comprehensive List

Community	Score	2019 Pop.	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Barnesville	80	6,673	\$4,400,000	27		2.92%	20	GA0021041	Sanitary Sewer Improvements to the City's existing system are needed to address various issues throughout the system. Many of the City's primary collection sewer mains are past their useful service life and are sources of infiltration. The system is undergoing evaluations to locate the highest priority needs to handle its existing customers. Replacements and/or rehabilitation is expected throughout the system. Specific improvements will be designed based on best practices for the priority needs identified.		x	x				x	
City of Dawson	75	4,182	\$2,200,000	33	\$990,000	2.92%	20	GA0021326	Project will include trenchless rehabilitation of existing sewer main throughout different areas of the City. The existing sewer mains are past their intended service life and need to be rehabilitated to help eliminate I&I. All work to be completed is on existing City Right-of-Way or easement.		x	x				x	
City of Hinesville	75	33,304	\$16,792,310	20		2.92%	20	GA0047180	Expansion of the City's Water Reclamation Facility from 2.0 MGD to 4.0 MGD and add an additional pipeline from the plant to connect to the Taylors Creek outfall on Ft Stewart. In addition, the project will include transportation system reroute to direct flow to the expanded WRF and relieve some flow from the Ft Stewart plant by providing a new outfall sewer and abandoning an old collapsed main near Norman Street..	x	x						
City of Douglas	70	11,556	\$3,000,000	29		2.92%	20	GA0024431	This project will consist of Wastewater Treatment Plant upgrades for the City of Douglas, GA. Improvements shall focus on aeration upgrades, but may also include upgrades to any existing structure or construction of new structures per the approved Environmental Review and Planning Document submitted to EPD in September 2021 (Revised in December 2021).								
City of Colquitt	65	2,158	\$1,075,000	34	\$537,500	2.92%	20	GA0047252	The City of Colquitt plans to install/ construction of redundant collection system components and equipment (i.e. 2 bar screens) to prevent the interruption of collection/treatment system operation in the event of a flood or natural disaster. Next the City of Colquitt plans to install 2 back-up bypass pumps or alternative energy sources (including switch boxes) that service pump stations or other collection system facilities (i.e. back-up bypass pumps), to prevent the interruption of collection system operation in the event of a flood or natural disaster at the Taylor Street and Old Treatment pump stations. The City would also like to correct significant infiltration and inflow problems that increase the likelihood of sewer backups or flooding of a treatment work (i.e. manhole rehabilitation & sewer main rehab) to prevent the interruption of the collection system operations in the event of a flood or natural disaster, in the Thompson Town Road area. Next the City plans for the replacement of damaged equipment with more energy efficient equipment (i.e. blowers, diffusers and pumps) that will prevent interruption of the collection system in the event of a flood or natural disaster. Finally, the City plans to physically "harden" or waterproof pumps and electrical equipment at pump stations and other components of collection systems by waterproofing circuitry. Also, the City will upgrade existing SCADA components at the wastewater treatment facility								
City of Pembroke	65	2,565	\$10,161,250	23		2.92%	20		Expansion and Improvement of the Existing Wastewater Treatment Facility, with a 0.5 MGD mechanical Wastewater Treatment Plant to provide more capacity for growing customer base. Capacity will expand from 0.35 to 0.85 MGD.	x							
City of Hinesville	60	33,304	\$4,921,800	20		2.92%	20	GA0047180	Modification to the City's Wastewater Treatment Facility on Ft Stewart to add a fifth SBR reactor, additional filtration and UV disinfection capability. The modification will insure permit compliance when one of the existing reactors is down for maintenance or out of service due to equipment failure.	x							
Lee County Utility Authority	60	29,735	\$2,000,000	18		2.92%	20	GA0026603	WWTP rehabilitations including: Replace UV Disinfection System Add new 75 HP Digester Blowers Aeration Basin rehab New Grinder System Interior/Exterior Wall Spot Repair and Painting and all appurtenances necessary to complete the job.	x		x					
Oconee County Board of Commissioners*	60	39,194	\$24,000,000	16		2.92%	20	GA0050211	The project seeks to upgrade the County's Calls Creek Wastewater Plant from 1.5 to 3.0 MGD. Upgrades will include modifications to influent pump station, add additional screening equipment, install new components for second aeration basin, new blowers, filters, UV train, and dewatering equipment. The project also includes the installation of a new effluent pump station and an approximate 4 mile transmission line to the Middle Oconee River. The project also seeks to replace an antiquated generator in addition to supplying additional power requirements as a result of the upgrade.	x	x						

Attachment 1
Clean Water State Revolving Fund
2022 Comprehensive List

Community	Score	2019 Pop.	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse	
City of Waycross	55	13,638	\$3,000,000	34	\$1,400,000	2.92%	20	GA0020966	The bar screen at Kettle Creek Lift Station will be replaced with a new mechanical bar screen in the existing lift station influent channel. This will improve flows and assist with debris removal from the wastewater stream. Evaluation and rehabilitation of sewer lines and manholes will be made in the most critical problem areas of the city. Inspections and cleaning will be conducted, followed by recommendations for line and point repairs and manhole rehabilitation or replacements. Inflow & infiltration (I&I) will be mitigated following the various trenchless pipe repairs, which will drastically reduce blockages and the occurrence of combined sewer overflow (CSO) issues. All undersized and heavily used pumps at 17 existing lift station sites will be replaced and swapped out with new pumps, improving the efficiency and performance of the sewage collection system. Existing pumps will be relocated and used as backups as needed. This project will also consist of equipment replacements and improvements at the Waycross Wastewater Treatment Plant (WWTP) on Lakeview Drive. Proposed upgrades to be included as part of FY 2022 improvements will consist of the replacement of various activated sludge carousel parts and the replacement of the existing recycle pumps. SCADA upgrades are proposed for the plant to enhance monitoring and reporting, as well as site lighting improvements for security, safety, and functionality. Rehabilitation is proposed for the trickling filter to bring it up to an acceptable standard, and the addition of a VFD device is planned for the intermediate pump station. A septage receiving station and reuse water system installations are also proposed. All pipes, pumps, structures, and appurtenances to be rehabilitated/replaced are located on the existing WWTP site. The project will serve only existing customers within the service area and will result in no change to land use.	x		x						
City of Folkston	55	4,853	\$10,149,808	32	\$950,000	2.92%	20	GA0027189	Expansion and Improvement of the Existing Wastewater Treatment Facility, with a 1 MGD mechanical Wastewater Treatment Plant based on SBR process to provide more capacity for growing customer base with a quality improvement. The expansion also includes complete headworks, Filtration, UV, digester, and Belt Press.	x								
City of Sylvania	55	2,327	\$4,198,885	31	\$950,000	2.92%	20	GA0021385	The project includes upgrades to the WPCP necessary to bring the facility into compliance with its modified NPDES permit. Upgrades include modifications to the treatment process to achieve higher levels of nutrient removal, and improvements to aged equipment and systems for more reliable and efficient performance. The project will provide a new RAS/WAS pumping system, disc filtration, post aeration, a new belt press, backup generator, and modifications to the existing aeration basins for enhanced performance.	x								
City of Adel	55	5,297	\$3,000,000	29		2.92%	20	GA0024911	West I-75 Utility Improvements: An extension is proposed for Alabama Road, located west of I-75 in the city limits, to serve future development. Along with this road extension, existing water and sewer will need to be replaced or extended to serve the same purpose. Along with a proposed 8" water line, utility improvements will include approximately 3,800 LF of 10" gravity sewer to a new submersible Lift Station #13. 4,800 LF of 10" force									
City of Vidalia	50	10,380	\$3,000,000	32	\$950,000	2.92%	20	GAJ020100	This project will include improvements at both City Wastewater Treatment Facilities including, but not limited to, clarifier equipment replacement, manual to mechanical bar screen replacement, and LAS settling pond cleanout. Additionally, the city will complete wetwell, pump and forcemain improvements or replacements at several lift stations.	x	x							
City of LaFayette	50	7,310	\$2,919,000	31	\$950,000	2.92%	20	GA0025712	Hwy 193 Trunk Sewer Replacement (CW2022018) - A project to replace old 15-inch & 10-inch gravity sewer and brick manholes with 6,250 linear feet of new 18-inch gravity sewers, 25 manholes, and 30 services. The sewers will begin on Georgia Highway 93 and extend, generally parallel to the existing sewer, along a path to the City of LaFayette Wastewater Treatment Plant. Sections of the sewer line will be along Georgia Highway 93, Glenn Street, Chestnut Street, and Gilbert Lane. The remaining sections of the sewer will be installed cross country. The existing sewers are old and undersized and are old and contribute significantly to LaFayette's sanitary sewer infiltration problems.									
City of LaFayette	50	7,310	\$2,590,000	31		2.92%	20	GA0025712	Dogwood Circle / Azalea Drive Collection Sewer Replacement - A project to replace approximately 8,500 linear feet of old 8-inch & 6-inch gravity sewer and brick manholes with new 8-inch ductile iron and PVC sewers, 31 manholes, and 76 services. The existing sewers are old and contribute significantly to LaFayette's sanitary sewer infiltration problems. Consequently, on August 6, 2019, the Georgia EPD announced their intent to issue a Consent Order for excessive infiltration/inflow caused violations at the LaFayette Wastewater Treatment Plant.			x						
City of LaFayette	50	7,310	\$1,965,000	31		2.92%	20	GA0025712	Spring Creek Interceptor Replacement – PHASE II: A project to 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 4,500 linear feet of 15-inch and 950 linear feet of 8-inch gravity sewer and replacement of 20 manholes. The existing sewers are old and in very poor condition. The segment of sewer contributes significantly to LaFayette's infiltration problem. Consequently, LaFayette is under Georgia EPD Consent Order to remedy. This Phase II project is proposed under LaFayette's Corrective Action Plan (CAP).									
City of Baldwin	50	3,593	\$550,000	20		2.92%	20	GA0033243	The City of Baldwin plans to rehabilitate an existing dilapidated lift station		x	x						

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City of Atlanta	50	497,642	\$4,410,000	19		2.92%	20	GA0039012	<p>The Clear Creek West Green Infrastructure project has been designed to help alleviate localized flooding in a community that has seen repeated impacts during severe weather. The proposed solution is to install a series of green stormwater infrastructure practices, including 18 stormwater planters, and 1 permeable roadways to reduce the likelihood of future flooding by providing over 0.4 million gallons (MG) of storage (over 12 MG of storage a year). This neighborhood-scale approach will take pressure off our aging combined sewer infrastructure and reduce the likelihood of detrimental flooding in the future. Green stormwater infrastructure uses plants, specialized soils, and infiltration techniques to funnel rainwater away from basements and into areas that are designed to soak up excess flows. Green infrastructure provides multiple co-benefits that support the City's resilience plans and has been utilized in other combined sewer basins to reduce flooding and add capacity to the combined sewer system. Examples of such projects are the Historic 4th Ward Pond, Rodney Cook Park, and 4 miles of permeable roadways in southeast Atlanta.</p> <p>This project is located in and around Central Park, a municipal greenspace, adjacent to residential and commercial establishments that have suffered from repetitive flooding. Overall, the entire Clear Creek West Combined Sewer Basin is approximately 1,480 acres. The City has 100% construction drawings for the green infrastructure practices. This project is shovel-ready and if funding is appropriated, procurement of construction services could proceed and funds utilized within an 18-month period.</p> <p>Project will mitigate frequent incidents of flooding and provide a level of services capturing 2.5 inches of stormwater runoff. This equates to approx. 0.4 MG of volume capture and control. These measures provide capacity within the combined sewer system and mitigate recurrences of spills and overflows to area urban creeks and streams.</p>				x				
City of Atlanta	50	497,642	\$9,500,000	19		2.92%	20	GA0039012	<p>Proctor Creek is the only major watershed that lies entirely within the Atlanta city limits. The neighborhoods around Proctor Creek and its tributaries have rich cultural and historic significance as the DWM has increasingly focused on green infrastructure to manage stormwater and non-point source pollution, while also enhancing social equity for low-income communities through access to greenspace, recreation, and job opportunities, and mitigation of air quality and urban heat island impacts. Based on prior planning efforts and in consultation with local stakeholders, DWM identified a collection of six green infrastructure BMPs and urban ecosystem restoration projects to install in the neighborhoods of the upper Proctor Creek watershed, aimed at reducing flooding and improving water quality in addition to creating multiple co-benefits for communities. Together these six projects will capture 6.5 million gallons of stormwater, reducing runoff by 56 million gallons annually.</p> <p>Projects are fully designed and ready for implementation. DWM has already secured \$13.5 million in funding for the Proctor Creek Green Infrastructure Program via the nation's first publicly issued Environmental Impact Bond (EIB), an innovative performance-based financing tool. Additional funds are needed to purchase and protect the sites and to cover full construction costs for the six projects, including escalations caused by pandemic-related market conditions.</p>				x				
City of Atlanta	50	497,642	\$2,180,000	19		2.92%	20	GA0039012	<p>Projects identified to optimize the mixture of green and gray infrastructure solutions. Implementation of the green measures are coupled with scaled gray solutions to mitigate frequent incidents of flooding and provide a level of service capturing 1.0 inch of stormwater runoff. This equates to approx. 19 MG of volume capture and control in the North Avenue and Custer Combined Sewer Basins. These measures provide capacity within the combined sewer system and mitigate recurrences of spills and overflows to area urban creeks and streams.</p> <p>The projects will reduce impervious surface present in the highly-developed project area while reducing flooding in areas where documented and modeled flooding occurs.</p>				x				
City of Atlanta	50	497,642	\$8,910,000	19		2.92%	20	GA0039012	<p>The City of Atlanta stormwater service area encompasses approximately 136 square miles of which growth and redevelopment has served as a catalyst to address stormwater management needs. These needs range from mitigation of severe flooding to asset placement addressing capacity needs from development/redevelopment. As with growth, the need for stormwater assets capacity availability has increased in criticality to provide the necessary level of service for health and safety. The assigned program incorporates 4 key stormwater projects that require new stormwater assets and piping, and some scale of green infrastructure measures, all to bring about a level of service protection for a 10-year storm event. These projects provide large scale benefits to various neighborhoods in the east Atlanta district as well as southwest Atlanta, with to support economic, environmental, and social improvements. Although up to 10% Municipal Option Sales Tax (MOST) revenue can be used toward stormwater improvements, this funding is required and requested to support full implementation of the needed measures for stormwater management and flood mitigation of which impacts have been experienced due to pandemic market conditions.</p> <p>Projects will also correct direct inflow to the collection system where noted in specific project areas.</p>				x				
Town of Braselton	50	12,178	\$1,750,000	16		2.92%	20	GA0038857	Chateau Main Wastewater Pump Station Replacement and Upgrade		x	x					

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Town of Braselton	50	12,178	\$28,000,000	16		2.92%	20	GA0038857	Expansion and Improvements to the Existing Wastewater Treatment Facility. The Project will include construction of a new BNR treatment system conversion of two SBR's to Digestors; construction of one new digester construction of new clarifiers, new UV disinfection system; new reuse disinfection system; phosphorus removal equipment and cascade aeration facilities. Capacity will expand from 2.54 to 3.5 MGD GEFA number assigned CW2022011	x							
City of Senoia	50	4,386	\$3,000,000	16		2.92%	20	GA0050298	This project consists of the engineering and construction of sewerage system improvements including rehabilitation of sewer mains and pump stations, new sewer force main and gravity sewer to the water pollution control plant, and new effluent force main. The City has acquired all property and necessary easements for the work. The City is currently constructing a 1.0 MGD water pollution control plant with a discharge into Keg Creek with SRF funding (CW2018-001)		x	x					
City of Senoia	50	4,386	\$1,962,000	16		2.92%	20	GA0050298	This project consists of the engineering and construction of sewerage system improvements including rehabilitation of sewer mains and pump stations, new sewer force main and gravity sewer to the water pollution control plant, and new effluent force main. The City has acquired all property and necessary easements for the work. The City is currently constructing a 1.0 million gallon per day water pollution control plant with a discharge into Keg Creek with SRF funding (CWSRF 2018001).			x					
City of Hoschtton	45	2,039	\$600,000	17		2.92%	20	GA0035980	The City of Hoschtton proposes to upgrade, rehabilitate and replace existing gravity sewer in order to reduce inflow and infiltration		x	x			x		
City of Plains	40	758	\$900,000	34	\$450,000	2.92%	20	GA0020931	Proposed sewerage system upgrades include rehabilitating one of the existing clarifiers, replacing the two aerators in the aeration basin, upgrading the existing manual bar screen with a mechanical bar screen, rehabilitating the lab building and cleaning sludge from the aeration basin.	x		x					
City of Camilla	40	5,087	\$1,578,000	33	\$710,100	2.92%	20	GAJ020088	The project will include replacing the oxidation pond liners at the City's Land Application System Site (LAS). The existing oxidation pond liners have rips and tears all around the oxidation ponds that are allowing 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 pond liners will eliminate inflow and infiltration.	x							
City of Montezuma	40	3,039	\$2,995,000	29		2.92%	20	GA0020486	The City of Montezuma is in the process of planning a project to make improvements at their existing wastewater treatment facility. The project will include the minor upgrades and the replacement of existing equipment at the City's existing 1.95 MGD wastewater treatment facility. The city plans to install a biofiltration system to further reduce effluent ammonia to meet the newly instituted limits. Installation of the biofiltration system will require the installation of a new concrete slab, re-configuration of effluent piping, and installation of electrical/control panels. Improvements to the treatment facility will also include the reconfiguration of an existing pump station and modifications to the existing disinfection system to convert from UV disinfection to an alternate treatment method.	x							
City of Blairsville	40	725	\$2,297,000	29		2.92%	20	GA0033375	The City proposes to construct approximately 7,500 linear feet of sanitary sewer main and a pump station in the Hwy. 515 East area to potential customers currently served by failing septic systems		x						
City of Luthersville	40	615	\$2,300,000	28		2.92%	20	NA	The project will be the first phase of a new sanitary sewer collection system to serve the City of Luthersville in Meriwether County. The collection system will ultimately serve an estimated 330 customers within the city limits. Elements of the collection system will include a network of primarily 8" dia. gravity sewer, new 4" and 6" dia. service laterals, clean outs for every customer, standard 4' diameter manholes, steel casings installed by jack and bore where the sewer crosses state highways, removal and replacement of road and driveway pavements where necessary to install piping, approximately five (5) sewage lift stations which will pump through primarily 6" force mains, and one (1) main lift station which will pump all of the sanitary sewage to an adjacent system for treatment through a 10" force main. The sewage will be pumped nearly 9 miles to the north along Highway 27 Alt. to the Coweta County Water and Sewerage Authority.	x	x						
City of Helen	40	546	\$1,100,000	22		2.92%	20	GAJ020157	The City of Helen proposes to replace its main lift station which is aged and undersized in order to reduce potential overflows and failures			x			x		
City of Leesburg	40	3,035	\$488,000	20		2.92%	20	GA0026638	The project will include the replacement of existing equipment at the City's existing 1.2 MGD wastewater treatment facility. The city plans to replace an existing ultraviolet disinfection system that uses powerful ultraviolet light to damage the genetic material in pathogens and microorganisms preventing reproduction and ultimately killing them. The existing ultraviolet system is costly to maintain, difficult to perform maintenance on and is not energy efficient. The new ultraviolet light system has a smaller footprint, uses less kilowatts per hour and has a 30% longer bulb life than the existing ultraviolet treatment system.	x							

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City of Baldwin	40	3,593	\$2,500,000	20		2.92%	20	GA0033243	The City of Baldwin proposes to upgrade and replace approx 3.5 miles of aged and undersized outfall and interceptor sewers including manholes and lift stations			x			x		
City of Union Point	35	1,550	\$2,000,000	34		2.92%	20	GA0025429	The City of Union Point proposes to rehabilitate/ replace sewer line that is experiencing infiltration and inflow problems			x			x		
City of Roberta	35	1,099	\$875,000	31		2.92%	20	GA0020834	Project will include trenchless rehabilitation of an existing sewer outfall line that discharges to the City of Roberta's Water Pollution Control Plant (WPCP). The existing outfall main is constructed from Vitrified Clay Pipe and experiences high volumes of flows during wet weather. The outfall main needs to be rehabilitated to help eliminate I&I. Proposed rehabilitation will include approximately 3,000 L.F. of 12" cast-in-place pipe. Additionally, this project will also include manhole rehabilitation along the outfall sewer main.			x			x		
City of Dillard	35	328	\$750,000	24		2.92%	20	GA0047139	The City of Dillard proposes to rehabilitate/ replace approximately 4,300 linear feet of sewer line that is experiencing infiltration and inflow problems			x			x		
City of Statham	35	2,692	\$600,000	22		2.92%	20	GAG640115	The City of Statham proposes to rehabilitate/ replace sewer line that is experiencing infiltration and inflow problems			x			x		
City of Villa Rica	35	15,803	\$1,031,765	20		2.92%	20	GA0027162	Installation of an automated trash screen at the influent pumps station for the West Wastewater treatment Plant. Construction activity includes a system bypass, coating existing structures, installation of screen channel and the screen installation	x							
City of Manchester	30	3,982	\$500,000	27		2.92%	20	GAJ020081	The removal and replacement of a dilapidated grit chamber. The WWTP can not run at maximum capacity when grit is getting through the removal process and also clogging up pumps down the process. This is a major issue. The sewer can also be backing up because the sewage isn't flowing properly through the chamber. Efficiency is key.	x							
City of Thomasville	30	18,530	\$2,000,000	25		2.92%	20	GA0024082	Project will be rehabilitation and replacement of an existing sewer main outfall line. Improvements will include abandoning section of existing sewer main. Replacement work will be accomplished through open cut replacement and trenchless rehabilitation. Open cut replacement will require construction of new manholes. Trenchless rehabilitation will include the rehabilitation of existing manholes and will not disturb any earth. All work is to be completed in existing sewer right-of-way or City owned easements. All disturbed areas to be restored to original condition. No wetlands will be impacted by these improvements			x					
City of Maysville	30	1,796	\$6,000,000	24		2.92%	20	GA0032905	Maysville proposes to expand its existing WWTF to 0.30 MGD. The expansion would eliminate the existing 50 year old wastewater pond and replace it with a new facility.	x							
City of Dillard	30	328	\$800,000	24		2.92%	20	GA0047139	The City proposes to construct approximately 8,400 linear feet of sanitary sewer main in the Betty Creek Area			x					
City of Baldwin	30	3,593	\$6,200,000	20		2.92%	20	GA0033243	The City of Baldwin plans to improve their wastewater treatment facility in order to improve operations at the plant. Improvements will include an new headworks, clarifiers, aerators, chemical feed, etc.	x							
Barrow County	30	81,294	\$5,000,000	19		2.92%	20	GA0039314	Barrow County plans to expand the Tanner's Bridge WWTF to 2.0 MGD and improve and upgrade two pump stations in order to provide improved treatment and increased capacity.	x	x						
City of Dawsonville	30	3,065	\$11,781,000	17		2.92%	20	GAJ020179	Expansion and upgrades of wastewater treatment facilities, new pump stations, force mains, sewer lines, and appurtenant facilities	x	x						
City of Hoschton	25	2,039	\$11,000,000	17		2.92%	20	GA0035980	The City of Hoschton plans to upgrade its wastewater treatment facility to provide more capacity for growing customer base	x							
City of Morgan	20	2,067	\$950,000	28		2.92%	20	GAJ020076	Project includes replacing the City of Morgan's existing 30 year old pump station that receives wastewater from Calhoun State Prison. Since construction of the pump station, the population of the prison has nearly doubled making the pump station and 1.75 mile force main severely undersized. Project will build a new pump station including an 8' diameter wet well, pumps, electrical, larger force main that can handle the increased amount of wastewater from the prison and a manual bar screen to remove trash.			x					
City of Locust Grove	20	7,525	\$15,000,000	21		2.92%	20	GA0038849	Expansion and upgrades of the Indian Creek water pollution control plant, rehabilitation of existing pump stations, rehabilitation of existing sewers, and sewer extensions	x		x			x		

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Board Of Commissioners of Fulton County	20	1,051,550	\$5,209,286	17		2.92%	20	GA0024333	Fulton County, like many other areas in the country, is growing rapidly. Various cities in South Fulton County estimate a population increase of approximately 100,000 people over the next 30 years. Many of the undeveloped areas experiencing the most growth are located outside of existing sanitary sewer basins where wastewater services are currently unavailable. One such development is Friendship Village, located northwest of the intersection of Rivertown Road and South Fulton Parkway near Chattahoochee Hills, Georgia. The development consists of a combination of mixed-use, single-family, multifamily, commercial, and civic developments including an amphitheater, school, and a fire station. Currently, the area is undeveloped, and no sanitary sewer is available at the proposed site. Fulton County plans to maintain sanitary sewer for the approximate 2,000-acre development which includes a pump station to bring the sanitary sewer to the existing sanitary basin. The proposed project includes the construction of a 2.5 million gallons per day (MGD) pump station and 12,400 linear feet (lf) of 16-inch diameter force main that will transport wastewater to an existing pump station		x						x	
Board Of Commissioners of Fulton County	20	1,051,550	\$9,202,780	17		2.92%	20	GA0024333	This project is instrumental in the continued economic development of South Fulton County (County). The County is experiencing rapid growth, from 2010 to 2019 there has been a 15.9% population increase in the South Fulton County area, but it is still considered an undeveloped area because it relies primarily on septic tanks due to lack of sanitary sewer connection. This project consists of a 1 million gallons per day (MGD) pump station (PS) and 13,500 linear feet (lf) of 8-inch diameter force main (FM) which will be located along Tuggle Creek just southwest of the intersection between SR 92 Campbellton Fairburn Road and Cascade Palmetto Hwy. The area that will be served by this PS is currently unsewered. Upon completion of this project, the area will be connected to the central sewer system of the County to help support the continued growth of this region. This PS will support the proposed development of the Campbellton Village which will include a Town Center, amphitheater, live/work space, and commercial developments within the 30337, 30344, 30213, 30219, 30320, 30331, and 30349 ZIP code(s). This project is a nexus project that will impact locations outside of the actual location. This project is located within the 30213 and 30331 zip codes but will impact adjacent zip codes and also impact adjacent Douglas County.		x							x
City of Marietta / Board of Lights and Water	20	60,687	\$1,900,000	16		2.92%	20		Critical Sanitary Sewer Replacement Project: The City of Marietta must replace 6,000 feet of sanitary sewer main in some of the oldest areas of the city. These sewer mains are in critical need of replacement due to their degraded condition. This project will help our system to maintain compliance with state and federal wastewater regulations since the current condition of the mains allows for significant inflow and infiltration (I&I). Elimination of this I&I will reduce the number of sanitary sewer overflows the city experiences.							x		
City of Marietta / Board of Lights and Water	20	60,687	\$2,900,000	16		2.92%	20		Kennestone Emergency Department Sanitary Sewer Rehab Project: The City of Marietta must replace 5,500 feet of sanitary sewer main from Wellstone Kennestone Hospital and the new Emergency Department. This main, originating from the hospital, is in extremely poor condition from root intrusion, cracks, and voids in the pipe. In addition, this pipe is dangerously close to reaching pipe capacity at current flow rates and in critical need of upsizing. This project will help our system to maintain compliance with state and federal wastewater regulations. Wellstar Kennestone Hospital is a Level II Trauma Center and houses the largest and busiest Emergency Department in Georgia, the hospital serves residents in the region of Cobb, Cherokee and Paulding counties, a population of over 1.2 million people.							x		
Lincoln County	15	7,929	\$4,000,000	28		2.92%	20	N/A	Lincoln County proposes to construct a new 0.10 MGD WWTF to serve the South Lincoln Co. SR 47 area. This WWTF will serve an area of that is currently unserved and is experiencing failing septic systems.	x								
Lincoln County	15	7,929	\$900,000	28		2.92%	20	N/A	Lincoln County proposes to extend its wastewater collection system in order to provide sanitary sewer to the Cherokee Recreation area which is currently unserved and is experiencing failing septic systems.		x					x		
Lincoln County	15	7,929	\$4,400,000	28		2.92%	20	N/A	Lincoln County proposes to extend its wastewater collection system in order to provide sanitary sewer to the Plantation Point and Dixie Ln. areas which are currently unserved and are experiencing failing septic systems.		x				x			
Lincoln County	15	7,929	\$5,100,000	28		2.92%	20	N/A	Lincoln County proposes to extend its wastewater collection system in order to provide sanitary sewer to the Ashmore-Barden, Trulock and Overlook areas which are currently unserved and are experiencing failing septic systems.		x				x			
City of Commerce	15	7,008	\$30,000,000	21		2.92%	20	N/A	The City proposes to construct a new waste water treatment facility (WWTF) with an initial capacity of 1 million gallons per day. This facility will be designed to add additional capacity in the future. In addition to the WWTF, the City will construct a new force main from the existing Beck Road pump station to the new WWTF in order to convey wastewater flows to the new plant.	x	x							
Rabun County Water and Sewer Authority	15	16,859	\$12,000,000	30		2.92%	20	GA0039152	Proposed sanitary sewer system improvements and expansion into the southern portion of the County, where currently no public sewer is provided.		x					x		

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City of LaFayette	10	7,310	\$2,627,000	31		2.92%	20	GA0025712	Aeration System Replacement (CW2022017) - A project to replace the existing aeration system serving the activated sludge basin of the LaFayette Sewage Treatment Facility. Many components of the existing aeration system, including all of the electrical system date to the 1970's and are out of date. The six floating surface aerators and two floating mixers at aeration basin, installed in 1999, are also aging and at the end of their useful life. Several of the aerators are currently out of service and beyond the possibility of repair. The entire system of aerators, mixers and electrical components will be replaced while maintaining service. The replacement will include, two motor control centers, two feeder breakers, and two power cabling runs. Starters will be replaced with VFDs and state-of-the-art controls. As a result of this upgrade, wastewater treatment and energy efficiency will both increase at the treatment plant. At buildout, the wastewater plant require 600 horsepower of aeration and 120 horsepower of anoxic mixing. The proposed Project will provide variable speed control of the equipment allowing the newer, more efficient equipment to be operated at lower speed resulting in significant power savings.	x								
City of LaFayette	10	7,310	\$1,150,000	31		2.92%	20	GA0025712	Bio-solids Storage Tank (CW2022016) - The project includes the construction of a new bio-solids storage tank at the City of LaFayette Wastewater Treatment Plant. Currently, the City produces bio-solids as a liquid sludge byproduct of the biological treatment process. The currently available storage capacity for the liquid sludge has insufficient capacity to store the bio-solids when the production of solids exceeds the existing tank volume and/or when weather conditions hinder the land application of bio-solids. The proposed bio-solids storage tank would allow LaFayette store excess bio-solids during wet weather and would enhance the efficiency of dewatering operations. At buildout, the wastewater plant will produce 10,000 gallons of thickened sludge per day which must be dewatered, equating to 2 tanker loads of liquid sludge per day. Following construction of this Project, the wastewater plant will produce 9 tons of dewatered solids per day, requiring a semi load of dried cake to be transported to the landfill approximately once every three days.	x								
City of LaFayette	10	7,310	\$2,400,000	31		2.92%	20		Bio-Solids Dewatering Facility (CW2022015) - A project for the construction of a new bio-solids dewatering facility for the City of LaFayette Wastewater Treatment Plant. Currently, the City disposes of bio-solids as liquid sludge, land-applied on nearby farmland through their land application program. However, this program is running out of disposal sites and the City must develop an alternative bio-solids disposal method urgently. The proposed bio-solids dewatering facility includes a new building with dewatering presses. The bio-solids will be sufficiently dewatered to allow landfilling at the Walker County landfill as a solid waste. As a result, the current method of land applying liquid bio-solids on farmland would be phased out and discontinued when land application sites are no longer available. At buildout, the wastewater plant will produce 10,000 gallons of thickened sludge per day which must be dewatered, equating to 2 tanker loads of liquid sludge per day. Following construction of this Project, the wastewater plant will produce 9 tons of dewatered solids per day, requiring a semi load of dried cake to be transported to the landfill approximately once every three days.	x								
City of LaFayette	10	7,310	\$2,400,000	31		2.92%	20	GA0025712	Bio-Solids Dewatering Facility (CW2022015) - A project for the construction of a new bio-solids dewatering facility for the City of LaFayette Wastewater Treatment Plant. Currently, the City disposes of bio-solids as liquid sludge, land-applied on nearby farmland through their land application program. However, this program is running out of disposal sites and the City must develop an alternative bio-solids disposal method urgently. The proposed bio-solids dewatering facility includes a new building with dewatering presses. The bio-solids will be sufficiently dewatered to allow landfilling at the Walker County landfill as a solid waste. As a result, the current method of land applying liquid bio-solids on farmland would be phased out and discontinued when land application sites are no longer available. At buildout, the wastewater plant will produce 10,000 gallons of thickened sludge per day which must be dewatered, equating to 2 tanker loads of liquid sludge per day. Following construction of this Project, the wastewater plant will produce 9 tons of dewatered solids per day, requiring a semi load of dried cake to be transported to the landfill approximately once every three days.	x								
Lumpkin County Water and Sewerage Authority	10	33,009	\$10,250,000	18		2.92%	20	N/A	new WWTP to serve a hospital that is to break ground in May 2022 along with the anticipated development along the GA 400 corridor.	x								
Town of Braselton	10	12,178	\$275,000	16		2.92%	20	GA0038857	The Town of Braselton proposes to extend its reuse water distribution system to existing water customers, which will displace 30 MG per year of potable water used for irrigation.								x	
City of Ball Ground	10	2,230	\$2,125,000	13		2.92%	20		Rehabilitate, upgrade, and increase capacity for sewage pump stations, replace force main, and all appurtenant work			x			x			
Barrow County	0	81,294	\$11,000,000	19		2.92%	20	GA0038733	Barrow County plans to improve and upgrade the Barber Creek wastewater treatment facility in order to provide improved treatment and increased capacity.	x								
Town of Braselton	0	12,178	\$2,300,000	16		2.92%	20	GA0038857	The Town of Braselton proposes to extend its reuse water distribution system. The reuse water system will reduce the drinking water demand and will provide an alternative to irrigation with drinking water.								x	

\$349,019,884

* indicates this is an equivalency project

**Attachment 2
Clean Water State Revolving Fund
Estimated Disbursement Schedule**

Project	Loan Amount	Notice To Proceed	Constr. Start Date	Target Compl. Date	1st Qtr 7/22-9/22	2nd Qtr 10/22-12/22	3rd Gtr 1/23-3/23	4th Qtr 4/23-6/23	1st Qtr 7/23-9/23	2nd Qtr 10/23-12/23	3rd Qtr 1/24-3/24	4th Qtr 4/24-6/24	Total Disburs.
City of Barnesville	\$4,400,000	10/1/2022	11/1/2022	4/1/2024		\$500,000	\$1,500,000	\$800,000	\$650,000	\$500,000	\$400,000	\$50,000	\$ 4,400,000
City of Dawson	\$2,200,000	5/1/2023	6/1/2023	1/1/2025				\$200,000	\$450,000	\$300,000	\$500,000	\$300,000	\$ 1,750,000
City of Hinesville	\$16,792,310	1/1/2023	2/1/2023	2/1/2024			\$3,000,000	\$5,000,000	\$4,000,000	\$3,000,000	\$1,792,310		\$ 16,792,310
City of Douglas	\$3,000,000	11/1/2022	12/1/2022	9/1/2023		\$300,000	\$800,000	\$1,000,000	\$900,000				\$ 3,000,000
City of Colquitt	\$1,075,000	10/1/2022	11/1/2022	3/1/2024		\$200,000	\$300,000	\$200,000	\$200,000	\$150,000	\$25,000		\$ 1,075,000
City of Pembroke	\$10,161,250	1/1/2023	2/1/2023	7/1/2025			\$500,000	\$850,000	\$1,000,000	\$1,000,000	\$850,000	\$650,000	\$ 4,850,000
Lee County Utilities Authority	\$2,000,000	1/1/2023	2/1/2023	1/1/2024			\$500,000	\$500,000	\$500,000	\$450,000	\$50,000		\$ 2,000,000
City of Waycross	\$3,000,000	10/1/2022	11/1/2022	11/1/2023		\$350,000	\$650,000	\$800,000	\$650,000	\$550,000			\$ 3,000,000
TOTAL	\$ 42,628,560				\$ -	\$ 1,350,000	\$ 7,250,000	\$ 9,350,000	\$ 8,350,000	\$ 5,950,000	\$ 3,617,310	\$ 1,000,000	\$ 36,867,310

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

Attachment 3 ASAP Payment Schedule Clean Water State Revolving Fund			
Payment No.	Federal Fiscal Year		Amount (\$)
	Quarter	Date	
1	3rd	7/2022 - 9/2022	\$0
2	4th	10/2022 - 12/2022	\$19,563,000
3	1st	1/2023 - 3/2023	\$0
4	2nd	4/2023 - 6/2023	\$0
5	3rd	7/2023 - 9/2023	\$0
6	4th	10/2023 - 12/2023	\$0
7	1st	1/2024 - 3/2024	\$0
8	2nd	4/2024 - 6/2024	\$0
TOTAL			\$19,563,000

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

Attachment 4 Clean Water State Revolving Fund (CWSRF) Sources and Uses Administered by GEFA State Fiscal Year July 1, 2022 - June 30, 2023					
Sources & Uses	Federal Contribution	State Contribution	CWSRF Origination Fees	CWSRF Fund	Total
Funding Sources					
Loan Repayments (P&I)				115,782,520	115,782,520
Investment Income				275,000	275,000
Origination Fees			717,480		717,480
FFY 2022 Capitalization Grant	19,563,000	3,912,600			23,475,600
Total Funding Sources	\$19,563,000	\$3,912,600	\$717,480	\$116,057,520	\$140,250,600
Funding Uses					
Project Disbursements	19,563,000	3,912,600		115,275,000	138,750,600
FFY 2022 Administration			717,480	782,520	1,500,000
Total Uses	\$19,563,000	\$3,912,600	\$717,480	\$116,057,520	\$140,520,600

These funds will be spent based on first-in, first-out approach during the upcoming fiscal year. For FFY 2022 funds, GEFA will use overmatch credit to satisfy the State of Georgia's match requirement.

Attachment 5 - CWSRF Administration from Repayment Dollars and 2 Percent Set-Aside Workplan

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 (2022 - \$782,520)

	Activity	Cost
CWSRF Administration	Activities include project reviews and approvals; planning; project development; information tracking; information gathering and development of the National Needs Survey; project ranking; issuing Notices of No Significant Impacts (NONSI); Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; and assistance with the National Information Management System (NIMS).	Engineering and Technical Support Contract: \$288,520 GEFA staff: \$494,000
	Total	\$782,520

2 Percent Small System Technical Assistance (2022 - \$391,260)

	Activity	Cost
Small System Technical Assistance	Georgia Rural Water Association (GRWA): technical assistance field visits to governmentally owned and non-governmentally owned public water systems to provide statewide technical support to small systems.	GRWA Contract: \$391,260
	Total	\$391,260

The GRWA will provide Training and On-Site Technical Assistance to the permitted Wastewater systems & operators in Georgia which serve a population of 10,000 or less.

Conduct 8 Training workshops: with a focus on Wastewater Regulatory Compliance topics, Small Wastewater Operator Certification and Exam Review training to include Math, Wastewater Treatment Optimization Pumps and Motors, Wastewater Lagoon Maintenance.

500 Onsite Small Wastewater Water System Technical Assistance

Perform a minimum of **500 field visits** to government owned public wastewater systems systems located in Georgia. The field visits are for the purpose of providing technical assistance to the owners and/or operators of the system(s) in order to assist the Wastewater system and to maintain and/or achieve the technical, managerial, and financial capacity/capability to comply with state and federal regulations.

To assist operators with system capacity assessments, troubleshooting collection systems through smoke testing, permit compliance resolutions and corrective action plans, vulnerability assessment, sustainability assessment, optimization assessment, lift station optimization and emergency resource readiness evaluations, treatment lagoon maintenance assessments.

Attachment 6 - 2022 CWSRF Affordability Criteria



Clean Water State Revolving Fund Affordability Criteria

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

1. Median Household Income (MHI)

State Percentiles	25th Percentile	50th Percentile	75th Percentile
MHI	\$32,699	\$42,444	\$54,555

2. Unemployment Percent

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

3. Percentage not in the Labor Force

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

4. Poverty Rate

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

5. Percentage on Social Security

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

6. Percentage on SSI

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

7. Percentage with Cash Public Assistance

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

8. Percentage with SNAP

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

9. Age Dependency Ratio

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

10. Population Trend

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

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

Attachment 7 - Ranking Criteria for CWSRF Projects
Georgia Environmental Finance Authority
2022 CWSRF Call for Projects
Project Ranking Criteria

Projects will be rated in three categories to determine eligibility and selection for funding through the CWSRF Program.

CLEAN WATER SRF

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

1. A/E procurement (10 points)
2. Readiness to proceed (30 points)
3. Compliance benefit (30 points)
4. Project benefits (30 points)

CWSRF Scoring System – Detailed Breakdown

1. **A/E Procurement (only one option can be selected)**
 - a. Developed a Request for Qualifications (RFQ) for engineering services and/or posted an RFQ for engineering services. 5 pts
 - b. Contracted with an engineering consulting firm in accordance with the qualifications - based selection (QBS) policy discussed on page 5. 10 pts
 - c. Contracted with an engineering firm for projects with construction costs less than \$1,000,000 and engineering costs less than \$100,000. 10 pts

2. **Readiness to Proceed (only one option can be selected)**
 - a. Project description submitted to GEFA to request a loan number. 10 pts
 - b. State Environmental Review Process (SERP) package submitted to EPD. 15 pts
 - c. SERP issued (Categorical Exclusion or Notice of No Significant Impact determination published in a letter from EPD). 20 pts
 - d. SERP approved (EPD published a final approval letter). 30 pts

3. **Compliance Benefits (only one option can be selected)**
 - a. Project will support implementation of a Total Maximum Daily Load (TMDL) plan (provide applicable TMDL, water body name, and water body ID). 20 pts
 - b. Project is needed to **fully address** deficiencies documented in Emergency or Administrative Order from EPA or EPD (provide the order number and a brief narrative on how deficiencies are fully addressed). 30 pts

4. Project Benefits (select all that apply)

- a. Project will provide a redundant power supply (e.g., generators with an automatic transfer switch or alternative energy sources) to prevent interruption of operations during an emergency. 5 pts
- b. Project will contribute to the de-listing of a stream segment currently listed as “non-attaining of designated use” on either the 303(d) list or the 305(b) list. (provide the specific stream segment ID) 5 pts
- c. Project will reduce combined sewer overflows or sanitary sewer flows. This may include correction to significant infiltration and inflow problems that have caused sewer backups or flooding issues. 10 pts
- d. Project will address faulty septic systems. 10 pts

Attachment 8 - Public Meeting Summary IUP



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

Call to Order

The meeting was held on Tuesday, June 15, 2021, at 10:00 a.m. via conference call. In accordance with safety precautions regarding COVID-19 virus and in keeping with the Governor's Declaration of a Public Health State of Emergency, members of the public who want to participate in the public meeting must do so via conference call.

GEFA staff present at the meeting were:

Amanda Carroll
Ansley Jones
Sarah Oken
Tracy Williams

Public participants present at the meeting were:

None

Ansley Jones welcomed everyone and introduced the staff in attendance. After discussing the purpose for the public meeting was to present and receive comments on the drafted 2021 Clean Water and Drinking Water State Revolving Funds IUP, she opened the floor for comments.

Comments from Speakers

No other comments were made.

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

Attachment 9 - Loan Program Policies
January 2021



GEORGIA ENVIRONMENTAL FINANCE AUTHORITY

1. PURPOSE

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

2. APPLICABILITY

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

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

3. SUB-PROGRAMS

Georgia Fund

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

4. ELIGIBLE RECIPIENTS

Type of Entity

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

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

Minimum Recipient Qualifications

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

5. ELIGIBLE PROJECTS

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

- **Georgia Fund** – May finance projects consistent with O.C.G.A. Section 50-23-4 to:
 - Supply, distribute, and treat water
 - Collect, treat, or dispose of sewage or solid waste
- **Georgia Reservoir Fund** – May finance projects consistent with O.C.G.A. Section 50-23-28 to:
 - Expand the capacity of existing reservoirs or other sources for water supply
 - Establish new reservoirs or other sources for water supply
- **CWSRF** – May finance projects consistent with the federal Clean Water Act to:
 - Construct municipal wastewater facilities
 - Control nonpoint source pollution, including projects that permanently protect conservation land

- **DWSRF** – May finance projects consistent with the federal Safe Drinking Water Act to:
 - Install or upgrade facilities to improve drinking water quality or pressure, protect water sources, and provide storage create or consolidate water systems

Minimum Project Eligibility Requirements Under the Federal State Revolving Fund Programs

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

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

6. ELIGIBLE ACTIVITIES

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

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

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

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

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

7. PROGRAM MAXIMUMS

Loans available from GEFA are subject to the following maximums.

Georgia Fund

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

Georgia Reservoir Fund

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

CWSRF

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

DWSRF

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

8. INTEREST RATES

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

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

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

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

9. FEES

GEFA may assess certain fees to loan recipients.

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

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

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

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

10. LOAN SECURITY

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

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

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

13. RELEASE OF GEFA FUNDS DURING CONSTRUCTION

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

14. LOAN EXECUTION DEADLINE

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

15. LOAN RESTRUCTURING

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

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

Under no circumstances will loan principal be forgiven.

16. LOAN REFINANCING

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

- The community is requesting a loan from GEFA to finance an eligible, time-sensitive, and critical project, but needs to consolidate existing GEFA debt into the new loan to afford the new project.

- The community has an engineering loan it would like to refinance with the proceeds of a construction loan from GEFA, thereby combining the engineering loan and the construction loan into one loan.

17. CREDIT ANALYSIS

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