

**Georgia Environmental Finance Authority  
Affordability Criteria**

GEFA's affordability criteria uses data on median household income, unemployment rate, percentage not in labor force, poverty rate, percentage on Social Security, percentage on Supplemental Security Income (SSI), percentage with cash public assistance, percentage with Supplemental Nutrition Assistance Program (SNAP), age dependency ratio, and population trend from the U.S. Census Bureau's 2020 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)**

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

**2. Unemployment Percent**

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

**3. Percentage Not in Labor Force**

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

**4. Poverty Rate**

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

**5. Percentage on Social Security**

<b>State Percentiles</b>	<b>25th Percentile (1 point)</b>	<b>50th Percentile (2 points)</b>	<b>75th Percentile (3 points)</b>	<b>100th Percentile (4 points)</b>
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 (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (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)

## Drinking Water State Revolving Fund

### 2022 Principal Forgiveness Methodology

<i>Affordability Score</i>	<i>Percent of Project Cost Eligible for Principal Forgiveness</i>	<i>Principal Forgiveness Cap</i>
Score of 34	50%	\$1,500,000
Score of 30 - 33	40%	\$1,300,000
Score of 29	35%	\$1,000,000

## Clean Water State Revolving Fund

### 2022 Principal Forgiveness Methodology

<i>Affordability Score</i>	<i>Percent of Project Cost Eligible for Principal Forgiveness</i>	<i>Principal Forgiveness Cap</i>
Score of 34	50%	\$1,400,000
Score of 33	45%	\$1,100,000
Score of 31 - 32	40%	\$950,000