

2022
Intended Use Plan
Supplemental Clean Water
State Revolving Fund

Prepared by the
Georgia Environmental Finance Authority

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**2022 Intended Use Plan
Georgia Environmental Finance Authority
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Supplemental 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 Supplemental CWSRF allotment of \$30,092,000.

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, 2022 and was open through October 31, 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.
- Forty-two clean water projects were submitted with a total need of \$346,619,884. The subsidy amount awarded is \$14,671,174 which is 49 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
- Affordability Score
- Principal forgiveness eligibility
- NPDES Permit Number
- 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. The equivalency projects will be city of Albany for \$25,000,000 and city of Ludowici for \$12,400,00.

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 on the fundable list are projected to draw down the 2022 supplemental 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.

The 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. Below are examples of eligible activities. For a more comprehensive list of eligible projects please refer to the Overview of Clean Water State Revolving Fund

Eligibilities document:

- 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.

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 49 percent of the supplemental capitalization grant must be provided as additional subsidization. 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 in Attachment 6.

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

- Score of 37 through 40 will receive 90 percent, not to exceed \$1,850,000
- Score of 34 through 36 will receive 75 percent, not to exceed \$1,850,000
- Score of 31 through 33 will receive 60 percent, not to exceed \$1,850,000
- Score of 30 will receive 50 percent, not to exceed \$1,850,000

GEFA will re-evaluate the PF allocation after the fourth board cycle following the 2022

supplemental 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 Supplemental 2022 IUP. The following methodology will be used:

- GEFA will go down the Supplemental DWSRF 2022 comprehensive list and award PF to those with an affordability score of 29 or higher: and/or
- GEFA will go down the Supplemental CWSRF 2022 comprehensive list and award PF to those with an affordability score of 30 or higher.

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

Four Percent Administration

Georgia intends to use repayment dollars in the amount of \$1,203,680 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.”

Water Resources Reform and Development Act Implementation

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

Fiscal Sustainability Plans

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

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

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

Architectural and Engineering (A/E) Services Procurement

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

O.C.G.A Section 50-22-6 outlines Georgia’s managerial control over acquisition of professional services and the selection through contract negotiations. O.C.G.A Section 50-22-2(5) defines a project as any activity requiring professional services estimated by the state agency to have a cost in excess of \$1,000,000 and costs for professional services in excess of \$100,000. Using this criteria GEFA will require borrowers to go through a one-step selection process if project costs are between \$1,000,000 and \$3,000,000 and A/E services exceed \$100,000. The one-step A/E selection process consists of the following:

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

4. Evaluation of the statements of qualifications (SOQs).
5. Selection of highest-scoring firm for negotiation for possible contract.

GEFA will require borrowers to 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. Prioritize disadvantaged communities that have notice of violations or consent orders.

Ten Percent State Match Requirement

Under the provisions of the FWPCA Section 602(b)(2), the state is required to deposit an amount equal to 10 percent of the total supplemental capitalization grant into the CWSRF. Based on the potential FY2022 allotment of \$30,092,000, the amount of state match required amounts to \$3,009,200. GEFA is anticipating the Georgia Legislature will provide sufficient funds to cover this requirement. GEFA will disburse these state bond funds along with federal direct capitalization grant funds in a proportionate manner to ensure the proper match on each loan disbursement. Each project that receives direct federal funds will receive a portion of the disbursement in federal grant funds (83.33 percent) and a portion of the disbursement in state match funds (16.67 percent). These state funds will be held outside the CWSRF until the disbursement is made. Once these state dollars are disbursed to a project, those funds and the interest paid on those funds

will be returned to the program. Only project-related disbursements will be funded in this manner. None of the set-asides or administrative disbursements will be funded with state match funds. 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
Supplemental Clean Water State Revolving Fund
2022 Comprehensive List

Community	Score	2020 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 Douglas	70	11,556	\$3,000,000	30	\$1,500,000	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).	x							
City of Barnesville	70	6,673	\$3,000,000	28		2.92%	20	GA0021041	Sanitary Sewer Improvements to the City's existing collection system are needed to address various enforcement violations. Many of the City's primary collection sewer mains are past their useful service life and are sources of infiltration. This project will focus on the southern portion of the collection system, with an emphasis on the main trunk line. The southern collection system is undergoing evaluations to prioritize the areas of greatest need. Replacements and/or rehabilitation is expected throughout the southern collection system. Specific improvements will be designed based on best practices for the priority needs identified. A corrective action plan is ongoing in this area to address a June 2022 Notice of Violation letter regarding spills in this southern section, often due to I&I.		x			x			
City of Thomaston	60	9,816	\$3,000,000	34	\$1,850,000	2.92%	20	GA0020079	The project will consist of trenchless rehabilitation (CIPP, pipe-burst, slip-line or some combination) of gravity sewer mains through out the City of Thomaston's sanitary sewer collection system. Additionally, manholes within the collection system will be rehabilitated and/or replaced as needed to prevent sewer spills.			x					
City of Talbotton	50	742	\$4,000,000	33	\$1,850,000	2.92%	20	GA0047805	The Talbotton Water Pollution Control Plant proposed work is summarized as follows: 1. Headworks: Add gravity screens, replace receiving manhole, add flow meter. 2. Stabilization Pond: Replace inlet pipe, repair concrete liner, repair baffle wall, remove accumulated solids, repair/retrofit outlet structure. 3. Polishing Pond: Remove accumulated solids, repair concrete liner, repair/retrofit outlet structure, add aeration. 4. Sand Filters: Repair filters. 5. Tertiary Treatment: Add disc filters. 6. Disinfection: Replace concrete structure. 7. Discharge: Replace effluent pump station, replace force main air release valves, remove vegetation along force main route, repair cascade at river discharge. 8. Control Building: Renovate building, replace electrical system, add SCADA controls, replace chemical feed system. 9. Site: Add lighting, replace fencing & gates, repave asphalt, remove debris, add signage.	x							
City of Abbeville	50	2,685	\$2,000,000	31	\$1,200,000	2.92%	20	GA0047643	The City has experienced violations at its wastewater treatment plant for flow, BOD, and DO repeatedly since 2020. Efforts are currently underway to address the flow and BOD issues. The proposed project would address DO with aerator improvements, screening improvements to protect the aerators and ensure their functioning, and pump improvements to improve operations efficiency to further address flow concerns.	x							
City of Gordon	50	1,783	\$3,000,000	31	\$1,800,000	2.92%	20	GA0020397	This project will rehabilitate the existing waste water treatment plant including removing sludge from the constructed wetlands and the aeration lagoon; replacing the 2 baffle curtains in the aeration lagoon; replacing all of the aeration facilities; replacing the influent bar screen and the influent pump station. These repairs are mandated by Ga. EPD thru several notice of violations.	x							
City of Maysville	50	1,867	\$6,000,000	24		2.92%	20	GA0032905	Maysville proposes to expand its existing WWTF to 200,000 GPD capacity. The expansion would eliminate the existing 50 year old wastewater pond that is sized for only 60,000 GPD and replace it with a new modern facility that is more efficient and will provide a higher level of treatment to help protect the downstream environment.	x							
City of Hahira	50	3,384	\$9,100,000	21		2.92%	20	GA0037974	From November 2021 through April 2022, the City's WPCP experienced monthly violations of multiple contaminants including ammonia concentration, BOD removal, pH level, TSS removal, and fecal concentration. These violations resulted in an EPD Notice of Violation and request for corrective action. The corrective action is to eliminate the treatment wetlands currently utilized but underperforming and construct a new mechanical wastewater treatment plant.	x							
Barrow County	50	85,588	\$8,000,000	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. The project will also include improvements to the land application system to alleviate permit violations.	x							
Barrow County	50	85,588	\$16,000,000	19		2.92%	20	GA0038733	Barrow County plans to improve and upgrade the Barber Creek wastewater treatment facility in order to provide increased capacity. The project will also improve treatment to alleviate phosphorus permit violations per a current consent order.	x							
Town of Braselton	20	13,403	\$1,450,000	16		2.92%	20	GA0038857	The Town of Braselton proposes to replace an aged and inefficient regional wastewater pumping facility with a modern station equipped with high efficiency VFD pumps, passive odor control and energy savings features. The project will replace a 30-year-old facility that has failed on several occasions.		x				x		
City of Moultrie	10	14,638	\$2,000,000	34	\$1,500,000	2.92%	20	GA0024660	The City has experienced wastewater violations for excessive flow and related contaminated limits. Excessive flow is due to inflow and infiltration (I&I) in the gravity sewer system. Proposed project will include rehabilitation/replacement of existing gravity sewer pipes and manholes to reduce the I&I. Sewer mains to be addressed are mostly clay piping and brick manholes.			x			x		
City of Ludowici, Georgia	10	1,590	\$12,400,000	30	\$1,850,000	2.92%	20	GA0049166	The City of Ludowici existing water pollution control plant is operating near capacity. Since 2019, the City has realized the need to provide additional treatment capacity. In October 2019 the City received a wasteload allocation for increasing the treatment capacity from 240,000 gpd to 480,000 gpd. Ludowici has several new developments and a prison which will increase the wastewater flows above existing capacity.	x							

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Fitzgerald Water, Light & Bond Commission	10	9,006	\$2,542,348	30	\$1,271,174	2.92%	20	GAJ020240	that uses land application – spray irrigation to dispose of treated waste water. The site is located northeast of Fitzgerald on Camp Brooklyn Road and is constructed on 426 acres. The utility commission is permitted to spray 300,000 gallons per day, monthly average and 375,000 gallons per day weekly average. The Utility Commission occupies approximately 120 acres of this site and utilizes approximately 73 acres for land application – spray irrigation. The remaining acres are used as buffers as required by Ga. EPD and by the City of Fitzgerald & Ben Hill County. The waste water sprayed on this site is process waste water from Polar Beverage. The waste water characteristics are primarily high biological oxygen demand and the waste water is acidic. The existing treatment ponds use floating aerators to add oxygen to the waste water to reduce the biological oxygen demand and to reduce ammonia. The industry adds a chemical for ph adjustment but is not consistent in keeping the ph level at 7. The discharge from Polar Beverage has grown by 60%. The current facility has to be upgraded. Therefore, this project will consist of the following: •Upgrade approximately 125 linear feet of 8” gravity sewer main to 12” gravity sewer main •Construct New Polar No. 1 Pump Station with new wet well •Install a small building to house chemicals for ph adjustment •Construct New Polar No. 2 Pump Station with new wet well •Add additional Aerators in Pond No. 2 for increased BOD loading •Expand Spray Field A – 10 acres •Construct New Spray Field F – 15.6 Acres •Construct New Spray Field G – 15.6 acres We are seeking a new permit to spray 600,000 gallons per day for 7 days per week. The second portion of this project will construct a pump station to serve the Development Authority’s property at the intersection of Anderson Memorial & US 319. This will provide sanitary sewer service to 62 acres of industrial property. The pump station will be located in the southwest corner of the site along the CSX Railroad right-of-way and will extend a 6” force main along the western boundary of the property line, utilizing a directional bore under the creek out to the right-of-way.	x	x						
City of Albany	10	69,647	\$25,000,000	30	\$1,850,000	2.92%	20	GA0036854	The Combined Sewer Separation Program consists of a number of individual projects. Only three of those are slated to be funded through this GEFA pre-application. Those three are the Rehabilitation of the Joshua Street Wastewater Treatment Plant, the Third Avenue Basin Combined Sewer Separation, and Phases 2 & 3 of the Eighth Avenue Basin Combined Sewer Separation. The treatment plant project will rehab the 1994 Primary clarifiers, rehab all 6 of the Secondary clarifiers, replace the existing DAFT sludge thickening system with a gravity belt system, and replace various components to ensure maximum treatment of combined sewer flows reliably for the next 20 years. The Third Avenue project will separate the existing combination sewers in that basin by laying new storm sewers and diverting sanitary sewer flows as needed. An initial phase of this project along GA Hwy 91 will be funded separately by ARPA funds in order to be completed prior to a DOT resurfacing project scheduled for Fall 2023.	x		x	x				
City of Cedartown	10	10,190	\$750,000	29	\$1,850,000	2.92%	20	GA0024074	A Bar Screen was designed and included in plans for a new Main Influent Lift Station as an alternate bid under the 2018 Wastewater Capital Improvements Project. The Bar Screen Alternative was not selected due to costs though. In order to add a bar screen, the influent lift station construction plans will require revisions. Deep buried piping modifications and a deep 12’ manhole will be required to install this bar screen. The pumps at the Main Lift Station have had issues due to the lack of bar screening as wastewater debris within the system has come through the station. Photos have been taken to demonstrate the issues that have developed at the Main Lift station due to clogging from trash within the pumps.	x							
City of Demorest	10	2,022	\$475,000	22		2.92%	20	GA0032506	The City of Demorest proposes to make improvements to its wastewater collection system. The proposed project will replace inoperable SCADA at multiple lift-stations as well as a supply a portable backup pump reducing SSO’s and eliminating an imminent threat to the environment and public.		x						
City of Demorest	10	2,022	\$975,000	22		2.92%	20	GA0032506	The City of Demorest proposes to make improvements to its wastewater collection system. The proposed project will rehabilitate several areas within the collection system reducing inflow and infiltration and eliminating an imminent threat to the environment and public.			x			x		
City of Demorest	10	2,022	\$475,000	22		2.92%	20	GA0032506	The City of Demorest proposes to improve its solids processing at its wastewater treatment facility by replacing its outdated belt press with a more efficient screw press. This new screw press will improve reliability and reduce operating costs.	x							
City of Helen	10	531	\$950,000	22		2.92%	20	GAJ020157	The City of Helen proposes to make improvements to its wastewater system LAS. The proposed project will rehabilitate several fields within the LAS eliminating an imminent threat to the environment and public. Design plans and permitting have already been submitted.	x							
City of Helen	10	531	\$975,000	22		2.92%	20	GAJ020157	The City of Helen proposes to make improvements to its wastewater system collection system. The proposed project will rehabilitate several areas within the collection system reducing inflow and infiltration and eliminating an imminent threat to the environment and public. An SSES has already been completed identifying areas for rehabilitation.		x	x			x		

Attachment 1
Supplemental Clean Water State Revolving Fund
2022 Comprehensive List

Community	Score	2020 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
Carroll County Water Authority	10	118,121	\$5,000,000	21		2.92%	20	GAJ020071	<p>The Carroll County Water Authority (CCWA) operates and maintains a wastewater collection system consisting of approximately fifty miles of gravity sewer and ten lift stations within nine distinct sub-basins. The collection system was constructed in the 1970s to serve the Fairfield Plantation development, a subdivision of approximately 3,000 residential lots in eastern Carroll County.</p> <p>Prior flow monitoring studies and investigations indicate infiltration and inflow (I&I) represent a significant portion of the total wastewater treatment plant's influent flows. CCWA believes that a significant percentage of the I&I is caused by surface water from Lake Tara and Lake Ashley entering manholes and pipelines that are adjacent to the lakes' shores. Smoke testing and closed circuit televising of the collection system support CCWA's beliefs and also revealed the need to repair numerous defects in the 50 year old wastewater collection system. The proposed construction project will consist primarily of repairing and/or replacing manhole and pipeline defects contributing to I&I.</p>			x			x		
Social Circle	10	4,974	\$21,318,793	21		2.92%	20	GA0026107	<p>The Social Circle Little River WPCP is a 0.65 MGD wastewater treatment facility that has had violations in the last 12 months for effluent ammonia and is currently under an NPDES Permit compliance schedule for effluent copper levels. The Little River WPCP has difficulty treating effluent to meet its current permit and will not be able to meet the effluent total recoverable copper limits in the NPDES permit compliance schedule. The compliance schedule requires that the plant meet its new Total Recoverable Copper limit by March of 2026, within the BIL timeline. Engineering design for the new plant is already underway in order to meet the Compliance Schedule.</p>	x							
City of Baldwin	10	3,593	\$975,000	20		2.92%	20	GA0033243	<p>The City of Baldwin proposes to improve its solids processing at its wastewater treatment facility by replacing its outdated belt press and solids handling building with a more current building and efficient screw press. This new building and screw press will improve reliability and reduce operating costs. Preliminary plans have already been completed.</p>	x							
City of Baldwin	10	3,593	\$2,500,000	20		2.92%	20	GA0033243	<p>The City of Baldwin proposes to make improvements to its wastewater system collection system. The proposed project will rehabilitate several areas within the collection system reducing inflow and infiltration and eliminating an imminent threat to the environment and public. An SSES has already been completed identify areas for rehabilitation.</p>			x			x		
City of Baldwin	10	3,593	\$7,000,000	20		2.92%	20	GA0033243	<p>The proposed project will improve the operation of the City's existing .800 MGD wastewater treatment facility (WWTF). The improvements will eliminate an imminent threat of a treatment plant failure and ensure the residents and businesses of the City as well as the State of Georgia Lee Arrendale State Prison will continue to receive full uninterrupted sanitary sewer service. The proposed project will also eliminate an imminent threat to the public health by averting a potentially large sewage spill, thereby threatening the downstream water supply of the City of Gainesville and Gwinnet County. The proposed Project is located in the Southern section of Habersham County on Kudzu Hill Drive in the City of Baldwin. The proposed project will rehabilitate and replace the City's main headworks facility and influent pump station. In addition, new clarifiers, digester, piping, and controls will be included. The project will also include fencing, sitework and yard piping. Preliminary plans have already been completed.</p>	x							
City of Hoschton	10	2,666	\$1,500,000	17		2.92%	20	GA0035980	<p>The City of Hoschton proposes to upgrade the sanitary sewer system in an entire neighborhood that has been served by individual grinder pumps for over 30 years. The city proposes to replace the problematic system with a conventional gravity system. The existing facilities serves a low- and moderate-income area and experiences blockages, spills and ongoing problems. Plans for the project have been completed and submitted to EPD. All easements have been acquired</p>		x						
City of Hoschton	10	2,666	\$14,000,000	17		2.92%	20	GA0035980	<p>The City of Hoschton Proposes to expand and enhance the treatment process at the Existing WRF. The project will include moving the existing discharge to a larger stream to meet stringent water quality objectives. Antideg, DDR and the EID have all been submitted to EPD. All property has been acquired</p>	x							
City of Hoschton	10	2,666	\$1,200,000	17		2.92%	20	GA0035980	<p>The City of Hoschton proposes to upgrade and rehabilitate 6,500 feet of 40-year-old gravity sanitary sewer lines and manholes to eliminate excessive infiltration and inflow and reduce peak storm flows.</p>			x			x		
City of Hoschton	10	2,666	\$1,800,000	17		2.92%	20	GA0035980	<p>The City of Hoschton proposes to restore and secure 4,000 linear feet of urban streambank in the center portion of the city. The stream is a tributary of the Mulberry River and contributes to the sediment impact to the river and is encroaching on utility corridors</p>					x			
Town of Braselton	10	13,403	\$3,600,000	16		2.92%	20	GA0038857	<p>Mulberry River Streambank Restoration Project, Phase II. The Town of Braselton proposes to continue the streambank restoration activities within its jurisdiction. The Mulberry River in Braselton has been eroding over time and threatens the important water and sewer utility corridor along the river. Additionally, one of the impairments of the Mulberry is sediment, which is to a great degree caused by the unstable riverbanks. The proposed project would extend from Madrid Fall to the SR 211 Bridge, approximately 1.6 miles. The project will continue to improve the water quality in the Mulberry, as well as protect valuable utility resources.</p>						x		
Town of Braselton	10	13,403	\$25,000,000	16		2.92%	20	GA0038857	<p>The Town of Braselton Proposes to renovate, expand and upgrade the existing Water Reclamation Facility. The project will include conversion of a "Batch" operation to a flow through BNR system. Obsolete and dilapidated equipment will be replaced with high efficiency equipment. The disinfection system will be converted from Chlorination/ de-chlorination to a high efficiency UV disinfection method.</p>	x							
Town of Braselton	10	13,403	\$4,400,000	16		2.92%	20	GA0038857	<p>The Town of Braselton proposes to upgrade and replace the Clearwater Basin wastewater pumping station and force main. The present facility is aged and beginning to fail. Current facilities cannot keep up with the present volume. An upgraded force main is proposed to reduce the TDH and required horsepower of the pumps. Upgraded pumps are proposed for energy savings. The upgraded facility will also include operator safety enhancements</p>		x					x	

**Attachment 1
Supplemental Clean Water State Revolving Fund
2022 Comprehensive List**

Community	Score	2020 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
Town of Braselton	10	13,403	\$25,000,000	16		2.92%	20	GA0038857	Braselton Proposes to renovate, expand and upgrade the existing Water Reclamation facility and convert from a "batch type" operation to a BNR flow through process. The project will replace dilapidated and obsolete equipment and ensure that water quality objectives in the Mulberry River are met.	x							
City of Nahunta, Georgia	0	1,013	\$8,000,000	34		2.92%	20	GAJ020062	The City of Nahunta proposes to construct a new water pollution control plant to meet both current and future wastewater treatment needs. The City proposes to construct a water pollution control plant with a permitted capacity of 0.24 million gallons per day. In addition, the City proposes to convert from land application to a direct discharge to an unnamed tributary of Buffalo Creek in the Satilla River Basin. The proposed improvements also include rehabilitation of the existing pump stations and collection system.	x							
City of Royston	0	2,649	\$4,000,000	34		2.92%	20	GA0021491	The proposed work includes adding tertiary treatment, sludge disposal, and related work to address new copper limit imposed by EPD. Other critical work includes pump station upgrades and sewer main replacement.	x							
City of Union Point	0	1,597	\$2,500,000	33		2.92%	20	GA0025429	The City of Union Point proposes to rehabilitate/ replace sewer line that is experiencing infiltration and inflow problems in a low income area.			x			x		
City of Woodbury	0	908	\$2,500,000	31		2.92%	20	GAJ020079	The City of Woodbury proposes to rehabilitate/ replace sewer line that is experiencing infiltration and inflow problems in a low income area. The project will also include improvements to the WWTF.			x			x		
City of Blairsville	0	616	\$4,112,000	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 Clarkesville	0	1,911	\$1,000,000	29		2.92%	20	GA0032514	The proposed project will rehabilitate existing gravity sewers to reduce inflow and infiltration, remove obstructions, restore full hydraulic capacity, and prevent spills. Proposed work may include flow measurement, cleaning and video, root and sand removal, point repairs, pipe-bursting, cured-in-place pipe lining, pipe replacement, and manhole rehabilitation and replacement.			x			x		
Lincoln County	0	7,915	\$5,000,000	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	0	7,915	\$8,000,000	28		2.92%	20	N/A	Lincoln County proposes to extend its wastewater collection system in order to provide sanitary sewer to the Trulock and Overlook areas which are currently unserved and are experiencing failing septic systems.		x						
City of Temple	0	5,089	\$3,500,000	14		2.92%	20	GAJ020134	The City of Temple is planning to upgrade the main sewer interceptor that runs along Williams Mill Creek from East Highway 78 to Villa Rosa Road.		x						

Attachment 2
Clean Water State Revolving Fund
Estimated Disbursement Schedule

Project	Loan Amount	Notice To Proceed	Constr. Start Date	Target Compl. Date	3rd Qtr 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	1st Qtr 7/24-9/24	2nd Qtr 10/24-12/24	Total Disburs.
City of Douglas	\$3,000,000	2/1/2023	3/1/2023	11/1/2023		\$1,000,000	\$1,000,000	\$1,000,000					\$ 3,000,000
City of Thomaston	\$3,000,000	10/1/2023	11/1/2023	5/1/2024				\$500,000	\$1,500,000	\$1,000,000			\$ 3,000,000
City of Talbotton	\$4,000,000	10/1/2024	10/1/2024	7/1/2025								\$575,000	\$ 575,000
City of Abbeville	\$2,000,000	8/1/2023	11/1/2023	1/1/2025			\$200,000	\$600,000	\$250,000	\$150,000	\$150,000	\$150,000	\$ 1,500,000
City of Gordon	\$3,000,000	6/1/2023	7/1/2023	6/1/2024			\$1,000,000	\$800,000	\$900,000	\$300,000			\$ 3,000,000
City of Moultrie	\$2,000,000	12/1/2023	1/1/2024	1/1/2025					\$200,000	\$500,000	\$400,000	\$600,000	\$ 1,700,000
City of Ludowici, Georgia	\$12,400,000	2/1/2023	5/1/2023	1/1/2025	\$1,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$2,000,000	\$800,000	\$900,000	\$ 11,700,000
Fitzgerald Water, Light & Bond Commission	\$2,542,348	6/1/2023	7/1/2023	2/1/2025			\$500,000	\$400,000	\$300,000	\$500,000	\$500,000	\$300,000	\$ 2,500,000
City of Albany	\$25,000,000	7/1/2023	8/1/2023	6/1/2025			\$2,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$2,000,000	\$ 16,000,000
TOTAL	\$ 56,942,348				\$ 1,000,000	\$ 3,000,000	\$ 6,700,000	\$ 7,300,000	\$ 8,150,000	\$ 7,450,000	\$ 4,850,000	\$ 4,525,000	\$ 42,975,000

**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	\$0
3	1st	1/2023 - 3/2023	\$30,092,000
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			\$30,092,000

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	Total
Funding Sources			
FFY 2022 BIL Cap Grant	30,092,000	3,009,200	33,101,200
Total Funding Sources	\$30,092,000	\$3,009,200	\$33,101,200
Funding Uses			
Project Disbursements	30,092,000	3,009,200	138,750,600
Total Uses	\$19,563,000	\$3,912,600	\$140,520,600

These funds will be spent based on first-in, first-out approach during the upcoming fiscal year. For FFY 2022 funds, match is anticipated to be satisfied by state general obligation bonds.

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 \$1,203,680, which is 4 percent of the allotment. The table below displays how \$1,203,680 will be spent to administer the fund as well as ongoing projects.

4 Percent Administration (2022 - \$1,203,680)

	Activity	Cost
CWSRF Administration	Activities include project reviews and approvals; reporting; inspections; document production; disadvantaged communities definition investigation; 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)	\$1,203,680
	Total	\$1,203,680

2 Percent Small System Technical Assistance (2022 - \$601,840)

	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. 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).	GRWA Contract: \$331,849 EPD contract: \$269,991
	Total	\$601,840

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 at least 8 Training workshops: with a focus on Wastewater Regulatory Compliance topics to include: Asset Management Plans for Wastewater treatment & collection systems: Emerging Contaminants and the impacts wastewater loading and treatment discharge: Exam Preparation and Review for all certification levels: Basic Math Class Formulas for Wastewater Treatment & Operators Exam Prep

Small Wastewater System On-Site Technical Assistance (< 10,000 Population)

Perform On-Site Technical Assistance (TA) to government owned public wastewater systems and non-government owned public wastewater 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) to include elected officials and managerial staff. TA visits will be to assist the Wastewater system with regulatory compliance and to maintain and/or achieve the technical, managerial, and financial capacity/capability to comply with state and federal regulations. A focus will be made to assist the systems with **asset management plans** and digital mapping of systems but not limited to same. Respond to immediate needs of systems with regulatory compliance issues and assist with corrective actions through system request or state request. Provide Pre-Sanitary survey guidance or post sanitary survey corrective action plans. Infrastructure assessments to include smoke testing and treatment system optimization reviews.

These are general guidance parameters to provide On-Site TA and Workshop Training to Wastewater Systems. However, GRWA will remain available to meet the ongoing needs of systems and respond to regulatory and state agency needs to achieve system compliance and capacity development.

Position:	Description:	Base Salary	Fringe (68.114)	Annual Total	Number of Positions	Total
Environmental Engineer	Hiring two municipal wastewater environmental engineers would allow EPD to maintain high levels of timely technical review, even with the anticipated significant increase in workload. Given the various review and public notice requirements and the relatively short timelines for spending the allocated money, maintaining timeliness is critical for successful project completion.	59,400.00	40,459.72	99,859.72	2	199,719.43
Environmental Compliance Specialist	Hiring an additional environmental compliance specialist would allow the Municipal Stormwater Team to provide targeted technical assistance for CWSRF projects that include a wastewater and stormwater component.	41,800.00	28,471.65	70,271.65	1	70,271.65
		101,200.00	68,931.37	170,131.37	3	269,991.08

Attachment 6 - 2022 CWSRF Affordability Criteria

GEFA's affordability criteria uses data on median household income (MHI), 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 applicant's data is categorized in percentiles. GEFA will use the affordability criteria to score communities for principal forgiveness. **Please note that the affordability percentiles may change based on updated census data.**

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 or 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
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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 categories will be used to determine scoring for change in population from 2011 to 2020.

- 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)

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 under the CWSRF.

CLEAN WATER SRF

Clean Water State Revolving Fund Scoring System (maximum 70 points)

1. A/E Procurement (10 points)
2. Readiness to Proceed (10 points)
3. Compliance Benefits (50 points)

CWSRF Scoring System – Detailed Breakdown

1. **A/E Procurement (only one option can be selected). Please note points will not be awarded if the borrower does not wish to use GEFA's funds for engineering.**
 - a. Contracted with an engineering consulting firm in accordance with the qualifications - based selection (QBS) policy discussed on page 5. 10 pts
 - b. 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**
 - a. SERP approved (EPD published a final approval letter). 10 pts
3. **Compliance Benefits**
 - a. 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). 50 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.