

**Georgia Environmental Finance Authority
2025 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, population trend, and size of community. Except for size of community, the data for the affordability criteria is provided by the U.S. Census Bureau's 2020 American Community Survey. The size of the community is based on the number of water or sewer connections. GEFA will use the affordability criteria to score communities for principal forgiveness. The applicant's data is categorized in percentiles. 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 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 (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)

11. Size of Community

Number of Water or Sewer Connections (highest number)	Number of Points
500 and under	15
501 to 1500	13
1501-3300	10
3301-6000	6
6001-10,000	0
10,001 and up	-5

<u>Geographic Service Area</u>	<u>Score with Connections</u>	<u>Score Without Connections</u>
Abbeville	46	31
Acworth	No available information	19
Adairsville	25	15
Adel	36	26
Adrian	44	29
Ailey	42	27
Alamo	45	30
Alapaha	45	30
Albany	29	34
Aldora	No available information	26
Allenhurst	No available information	24
Allentown	No available information	27
Alma	37	27
Alpharetta	No available information	16
Alston	38	23
Alto	34	21
Ambrose	45	30
Americus	28	28
Andersonville	41	26
Appling	No available information	28
Arabi	38	23
Aragon	No available information	30
Arcade	No available information	24
Argyle	42	27
Arlington	43	30
Arnoldsville	37	24
Ashburn	45	35
Athens-Clarke	17	22
Atkinson	No available information	25
Atlanta	14	19
Attapulcus	44	29
Auburn	27	17
Augusta-Richmond	No available information	27
Austell	27	17
Avalon	No available information	25
Avera	35	20
Avondale Estates	No available information	18
Bacon	No available information	27
Baconton	32	17
Bainbridge	37	31
Baker	No available information	36
Baldwin	25	25
Baldwin	29	19

Ball Ground	27	14
Banks	30	20
Barnesville	27	21
Barrow	No available information	18
Bartow	34	19
Bartow	39	24
Barwick	51	36
Baxley	46	36
Bellville	26	11
Ben Hill	No available information	30
Berkeley Lake	No available information	17
Berlin	43	28
Berrien	No available information	29
Bethlehem	No available information	19
Between	No available information	15
Bibb	No available information	29
Bishop	No available information	17
Blackshear	39	29
Blairsville	38	28
Blakely	38	28
Bleckley	No available information	30
Bloomington	30	17
Blue Ridge	40	30
Bluffton	36	21
Blythe	39	24
Bogart	No available information	21
Boston	43	30
Bostwick	39	24
Bowdon	39	29
Bowersville	38	23
Bowman	47	32
Brantley	No available information	28
Braselton	21	15
Braswell	No available information	26
Bremen	24	14
Brinson	No available information	22
Bronwood	46	31
Brookhaven	No available information	14
Brooklet	39	26
Brooks	35	20
Brooks	No available information	30
Broxton	47	34
Brunswick	No available information	36
Bryan	No available information	16

Buchanan	46	31
Buckhead	No available information	19
Buena Vista	43	30
Buford	29	19
Bulloch	No available information	20
Burke	No available information	28
Butler	45	32
Butts	No available information	22
Byromville	42	27
Byron	24	18
Cadwell	49	34
Cairo	38	32
Calhoun	17	22
Calhoun	24	29
Camak	38	23
Camden	No available information	34
Camilla	44	34
Candler	No available information	29
Canon	45	30
Canton	16	16
Carl	No available information	23
Carlton	39	24
Carnesville	34	19
Carroll	16	21
Carrollton	25	25
Cartersville	12	17
Catoosa	15	20
Cave Spring	40	30
Cecil	42	27
Cedartown	38	32
Centerville	29	23
Centralhatchee	No available information	27
Chamblee	No available information	14
Charlton	No available information	28
Chatham	No available information	21
Chatsworth	16	21
Chattahoochee	No available information	19
Chattahoochee Hills	No available information	18
Chattooga	40	30
Chauncey	44	29
Cherokee	10	15
Chester	40	25
Chickamauga	24	14
Clarke	No available information	22

Clarkesville	39	29
Clarkston	No available information	27
Claxton	43	33
Clay	47	32
Clayton	32	22
Clayton	No available information	24
Clermont	No available information	13
Cleveland	25	19
Climax	43	28
Clinch	No available information	26
Cobb	9	14
Cobbtown	41	26
Cochran	44	34
Coffee	38	25
Cohutta	No available information	17
Colbert	39	26
College Park	36	26
Collins	40	25
Colquitt	41	28
Colquitt	44	31
Columbia	13	18
Columbus	No available information	24
Comer	42	27
Commerce	26	20
Concord	36	21
Conyers	No available information	20
Cook	No available information	25
Coolidge	37	22
Cordele	41	35
Cornelia	38	28
Covington	29	29
Coweta	12	17
Crawford	40	27
Crawford	47	32
Crawfordville	45	30
Crisp	32	32
Culloden	32	17
Cumming	13	18
Cusseta-Chattahoochee Unified	32	19
Cuthbert	49	36
Dacula	No available information	16
Dade	23	23
Dahlonega	30	20
Daisy	No available information	24

Dallas	28	22
Dalton	17	22
Damascus	41	26
Danielsville	29	16
Danville	49	34
Darien	39	26
Dasher	No available information	19
Davisboro	40	25
Dawson	28	18
Dawson	44	34
Dawsonville	30	17
De Soto	No available information	29
Dearing	No available information	27
Decatur	No available information	15
Decatur	No available information	28
Deepstep	33	18
DeKalb	13	18
Demorest	21	21
Denton	40	25
Dexter	43	28
Dillard	40	25
Dodge	No available information	30
Doerun	44	29
Donalsonville	45	32
Dooling	No available information	20
Dooly	No available information	30
Doraville	No available information	19
Dougherty	No available information	34
Douglas	20	20
Douglas	29	29
Douglasville	13	18
Du Pont	45	30
Dublin	34	34
Dudley	31	16
Duluth	No available information	14
Dunwoody	No available information	13
Early	No available information	28
East Dublin	39	26
East Ellijay	No available information	35
East Point	22	17
Eastman	31	25
Eatonton	No available information	28
Echols	40	25
Echols Consolidated Governme	No available information	25

Edge Hill	No available information	22
Edison	48	35
Effingham	25	15
Elbert	No available information	27
Elberton	34	28
Ellaville	43	30
Ellenton	39	24
Ellijay	37	31
Emanuel	No available information	31
Emerson	35	22
Enigma	47	32
Ephesus	35	22
Eton	No available information	18
Euharlee	No available information	16
Evans	No available information	28
Fairburn	23	17
Fairmount	39	24
Fannin	No available information	25
Fargo	33	18
Fayette	13	18
Fayetteville	20	20
Fitzgerald	36	30
Flemington	No available information	16
Flovilla	38	25
Flowery Branch	22	12
Floyd	18	23
Folkston	41	31
Forest Park	No available information	24
Forsyth	29	19
Forsyth	No available information	19
Fort Gaines	45	32
Fort Oglethorpe	36	26
Fort Valley	38	32
Franklin	36	26
Franklin	No available information	28
Franklin Springs	30	15
Fulton	12	17
Funston	30	15
Gainesville	17	22
Garden	31	25
Garfield	40	25
Gay	28	15
Geneva	45	30
Georgetown	No available information	16

Georgetown-Quitman Unified C	No available information	33
Gibson	49	34
Gillsville	No available information	16
Gilmer	No available information	25
Girard	38	23
Glascocock	No available information	24
Glennville	36	26
Glenwood	38	23
Glynn	No available information	26
Good Hope	No available information	18
Gordon	47	34
Gordon	No available information	20
Grady	No available information	25
Graham	49	34
Grantville	31	18
Gray	31	21
Grayson	No available information	15
Greene	No available information	22
Greensboro	40	27
Greenville	40	27
Griffin	24	29
Grovetown	22	16
Gumbranch	No available information	25
Guyton	32	19
Gwinnett	11	16
Habersham	No available information	24
Hagan	35	22
Hahira	29	19
Hall	33	20
Hamilton	29	16
Hampton	28	18
Hancock	47	32
Hapeville	29	19
Haralson	29	23
Haralson	31	25
Harlem	No available information	26
Harris	27	21
Harrison	49	34
Hart	32	22
Hartwell	34	24
Hawkinsville	41	31
Hazlehurst	42	32
Heard	39	29
Helen	37	24

Henry	14	19
Hephzibah	39	29
Hiawassee	36	26
Higgston	No available information	27
Hiltonia	44	29
Hinesville	17	22
Hiram	35	20
Hoboken	31	16
Hogansville	29	19
Holly Springs	No available information	15
Homeland	40	25
Homer	33	18
Homerville	45	32
Hoschton	26	13
Houston	13	18
Hull	No available information	21
Ideal	46	31
Ila	44	29
Iron	46	31
Irwin	No available information	20
Irwinton	40	27
Ivey	47	32
Jackson	18	18
Jackson	30	30
Jacksonville	41	26
Jakin	No available information	29
Jasper	24	24
Jasper	36	23
Jeff Davis	No available information	29
Jefferson	24	18
Jefferson	No available information	30
Jeffersonville	49	36
Jenkins	No available information	32
Jenkinsburg	No available information	19
Jersey	No available information	20
Jesup	39	33
Johns Creek	No available information	16
Johnson	30	30
Jones	31	25
Jonesboro	No available information	31
Junction	46	31
Kennesaw	No available information	16
Keysville	39	24
Kingsland	No available information	19

Kingston	37	22
Kite	52	37
LaFayette	28	28
LaGrange	23	28
Lake	No available information	21
Lake Park	42	27
Lakeland	44	31
Lamar	No available information	23
Lanier	No available information	25
Laurens	No available information	28
Lavonia	43	33
Lawrenceville	No available information	22
Leary	50	35
Lee	15	15
Leesburg	30	20
Lenox	42	27
Leslie	41	26
Lexington	35	20
Liberty	36	21
Lilburn	No available information	25
Lilly	51	36
Lincoln	38	25
Lincolnton	37	24
Lithonia	No available information	23
Locust Grove	29	19
Loganville	22	16
Lone Oak	47	32
Long	No available information	23
Lookout Mountain	No available information	18
Louisville	39	29
Lovejoy	No available information	22
Lowndes	23	23
Ludowici	48	35
Lula	31	18
Lumber	48	33
Lumpkin	34	21
Lumpkin	No available information	30
Luthersville	36	23
Lyerly	39	26
Lyons	36	26
Macon	No available information	35
Madison	31	21
Madison	38	25
Manassas	No available information	16

Manchester	44	34
Mansfield	40	25
Marietta	13	18
Marion	39	29
Marshallville	44	31
Martin	40	27
Maxeys	37	22
Maysville	35	22
McCaysville	36	26
McDonough	25	19
McDuffie	No available information	24
McIntosh	43	33
McIntyre	38	23
McRae-Helena	45	32
Meansville	41	26
Meigs	49	34
Menlo	33	18
Meriwether	No available information	29
Metter	43	33
Midville	47	32
Midway	33	20
Milan	45	30
Milledgeville	29	29
Millen	51	38
Miller	No available information	29
Milner	37	22
Milton	No available information	13
Mitchell	No available information	31
Mitchell	No available information	16
Molena	43	28
Monroe	25	19
Monroe	27	32
Montezuma	41	28
Montgomery	No available information	27
Monticello	43	28
Montrose	No available information	27
Moreland	No available information	21
Morgan	No available information	20
Morgan	No available information	26
Morganton	40	27
Morrow	No available information	26
Morven	43	28
Moultrie	30	30
Mount Airy	30	17

Mount Vernon	47	34
Mount Zion	36	23
Mountain	No available information	30
Mountain Park	29	14
Murray	No available information	22
Muscogee	No available information	24
Nahunta	46	33
Nashville	40	30
Nelson	No available information	22
Newborn	37	22
Newington	31	16
Newnan	11	16
Newton	17	22
Newton	52	37
Nicholls	46	31
Nicholson	39	26
Norcross	No available information	14
Norman Park	48	33
Norri	No available information	17
North High Shoals	No available information	15
Norwood	48	33
Nunez	36	21
Oak Park	44	29
Oakwood	No available information	22
Ochlocknee	47	32
Ocilla	37	24
Oconee	13	18
Oconee	44	29
Odum	38	23
Offerman	No available information	34
Oglethorpe	35	22
Oglethorpe	No available information	37
Oliver	No available information	25
Omega	37	22
Orchard Hill	No available information	27
Oxford	31	18
Palmetto	31	21
Parrott	No available information	27
Patterson	35	20
Paulding	13	18
Pavo	38	23
Payne	No available information	n/a
Peach	No available information	25
Peachtree	No available information	17

Peachtree Corners	No available information	13
Pearson	38	25
Pelham	47	37
Pembroke	37	24
Pendergrass	No available information	14
Perry	18	18
Pickens	31	21
Pierce	No available information	22
Pike	No available information	19
Pine Lake	No available information	20
Pine Mountain	39	26
Pinehurst	46	31
Pineview	47	32
Pitts	39	34
Plains	47	32
Plainville	No available information	21
Polk	28	28
Pooler	15	15
Port Wentworth	No available information	15
Portal	39	24
Porterdale	50	35
Poulan	39	24
Powder Springs	No available information	19
Pulaski	39	24
Pulaski	45	30
Putnam	No available information	24
Quitman	42	32
Quitman	43	33
Rabun	40	25
Randolph	No available information	34
Ranger	No available information	25
Ray	45	30
Rayle	No available information	32
Rebecca	38	23
Register	40	25
Reidsville	41	28
Remerton	40	27
Rentz	40	25
Resaca	No available information	23
Rest Haven	No available information	24
Reynolds	45	32
Rhine	35	20
Riceboro	48	33
Richland	48	35

Richmond	No available information	27
Richmond Hill	17	17
Riddleville	29	14
Rincon	18	18
Ringgold	39	26
Riverdale	No available information	21
Roberta	46	33
Rochelle	47	34
Rockdale	35	22
Rockmart	34	24
Rocky Ford	47	32
Rome	19	24
Roopville	40	25
Rossville	No available information	25
Roswell	22	16
Royston	46	33
Rutledge	41	26
Sale City	47	32
Sandersville	40	30
Sandy Springs	No available information	14
Santa Claus	36	21
Sardis	37	22
Sasser	46	31
Savannah	19	24
Schley	38	25
Scotland	39	24
Screven	44	29
Screven	No available information	29
Seminole	No available information	31
Senoia	24	14
Shady Dale	No available information	19
Sharon	No available information	32
Sharpsburg	No available information	23
Shellman	50	35
Shiloh	34	19
Siloam	41	26
Sky Valley	39	26
Smithville	44	29
Smyrna	10	15
Snellville	No available information	17
Social Circle	28	18
Soperton	No available information	34
South Fulton	No available information	19
Spalding	22	27

Sparks	47	34
Sparta	43	33
Springfield	28	15
St. Marys	26	26
Stapleton	48	33
Statesboro	21	26
Statham	28	18
Stephens	No available information	26
Stewart	46	31
Stillmore	45	30
Stockbridge	27	17
Stone Mountain	No available information	23
Stonecrest	No available information	21
Sugar Hill	No available information	16
Summertown	No available information	30
Summerville	41	35
Sumner	44	29
Sumter	No available information	28
Sunny Side	No available information	25
Surrency	39	24
Suwanee	No available information	15
Swainsboro	41	31
Sycamore	44	31
Sylvania	38	28
Sylvester	40	30
Talbot	44	31
Talbotton	No available information	35
Taliaferro	No available information	33
Talking Rock	No available information	25
Tallapoosa	37	27
Tallulah Falls	35	20
Talmo	No available information	20
Tattnall	No available information	28
Taylor	47	32
Taylorville	No available information	25
Telfair	No available information	34
Temple	24	14
Tennille	44	31
Terrell	No available information	34
Thomas	No available information	26
Thomaston	36	30
Thomasville	21	26
Thomson	No available information	28
Thunderbolt	36	23

Tift	No available information	24
Tifton	17	22
Tiger	No available information	28
Tignall	39	24
Toccoa	24	29
Toombs	No available information	29
Toombsboro	No available information	24
Towns	30	24
Trenton	No available information	33
Treutlen	No available information	31
Trion	41	28
Troup	No available information	24
Tucker	No available information	24
Tunnel Hill	No available information	23
Turin	30	15
Turner	No available information	34
Twiggs	45	30
Twin	47	34
Ty Ty	41	26
Tybee Island	30	20
Tyrone	No available information	15
Unadilla	44	31
Union	No available information	24
Union	30	24
Union Point	36	23
Upton	38	28
Uvalda	No available information	26
Valdosta	20	25
Varnell	No available information	21
Vernonburg	No available information	17
Vidalia	28	28
Vidette	No available information	25
Vienna	43	30
Villa Rica	20	20
Waco	41	26
Wadley	46	33
Waleska	36	23
Walker	19	24
Walnut Grove	No available information	15
Walthourville	33	23
Walton	15	20
Ware	No available information	28
Warm Springs	44	29
Warner Robins	14	19

Warren	No available information	33
Warrenton	51	38
Warwick	41	26
Washington	38	28
Washington	40	30
Watkinsville	No available information	14
Waverly Hall	46	31
Waycross	No available information	35
Wayne	No available information	27
Waynesboro	43	33
Webster	43	28
Webster County Unified Govern	No available information	28
West Point	33	23
Wheeler	No available information	30
Whigham	43	28
White	32	17
White	No available information	22
White Plains	43	28
Whitesburg	37	22
Whitfield	No available information	22
Wilcox	No available information	30
Wilkes	No available information	29
Wilkinson	No available information	29
Willacoochee	39	26
Williamson	30	15
Winder	14	19
Winterville	No available information	21
Woodbine	42	29
Woodbury	42	29
Woodland	47	32
Woodstock	19	13
Woodville	No available information	31
Woolsey	No available information	18
Worth	No available information	27
Wrens	48	35
Wrightsville	41	28
Yatesville	35	20
Young Harris	41	28
Zebulon	39	26

* No available information – data was not available from the Georgia Water Rates Dashboard. For the most up-to-date information, please ensure your data is entered and updated in the dashboard.