

2025
Intended Use Plan
Helene Resilience Funding
Decentralized Wastewater Treatment
Systems

Prepared by the
Georgia Environmental Finance Authority

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**2025 Intended Use Plan
Georgia Environmental Finance Authority
Helene Resilience Funding (SA-HMW) Decentralized Wastewater Treatment Systems**

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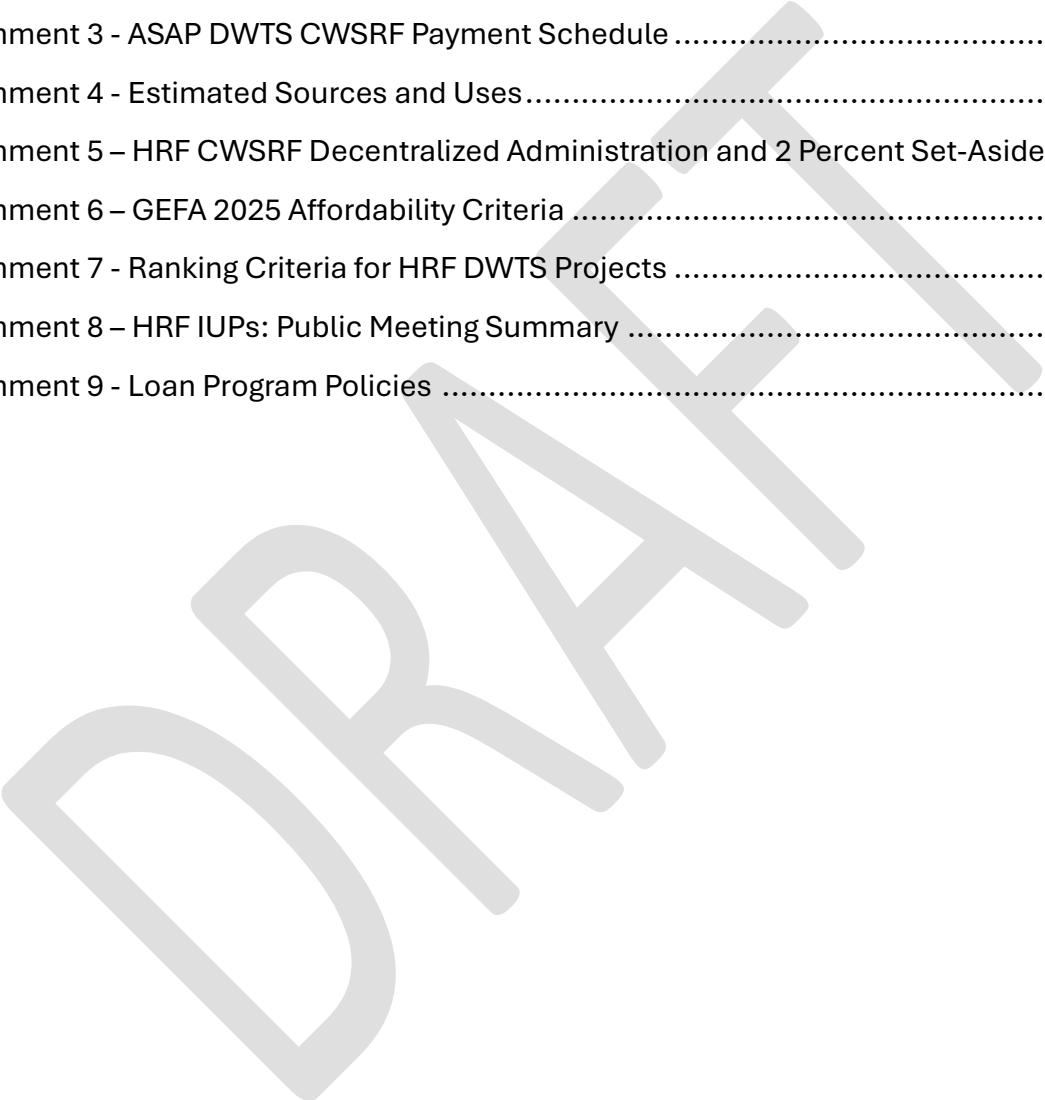
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Helene Resilience Funding (SA-HMW) Decentralized Wastewater Treatment Systems Intended Use Plan 2025

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 Supplemental Appropriation for Hurricanes Helene and Milton and the Hawai'i Wildfires (SA-HMW) allotment of \$8,956,000 for the CWSRF to improve the resilience of decentralized wastewater treatment systems (DWTS).

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.

Helene Resilience Funding (a.k.a., SA-HMW)

In response to Hurricane Helene, Congress passed the American Relief Act in December 2024. The Act includes \$3 billion in disaster relief supplemental funding for the CWSRF and the Drinking Water State Revolving Fund. It also includes an additional \$85 million in supplemental funding for the CWSRF to improve the resilience of DWTS, e.g., septic systems. The U.S. Environmental Protection Agency (EPA) refers to this one-time appropriation as the SA-HMW. To enhance outreach to communities, GEFA rebranded this funding opportunity as "Helene Resilience Funding," and this IUP will use this terminology. The state of Georgia is receiving more than \$493 million of this disaster relief funding.

For a DWTS project to be eligible for Helene Resilience Funding (HRF) through GEFA, it must be SRF eligible, be part of a system impacted by Hurricane Helene, and serve the overall purpose of enhancing the resilience of decentralized wastewater systems to flooding and natural disasters, including projects to:

- Improve the resilience of DWTS to flooding
- Assess the potential to connect homes served by DWTS to centralized wastewater systems

- Fund connections from homes served by DWTS to centralized wastewater treatment systems

Examples of eligible projects include, but are not limited to:

- Projects that protect DWTS from rising water
- Projects that protect DWTS from power risks associated with flooding
- Projects that reduce the risk of DWTS failure associated with flooding
- Projects that increase DWTS capacity to handle flood risks
- Consolidation of DWTS to reduce flood risk
- Disaster and resiliency planning and assessments.

For the purposes of this supplemental appropriation, GEFA will only fund projects that are SRF eligible, part of a system impacted by Hurricane Helene, and are consistent with the purposes of the SA-HMW funding. Additionally, GEFA's decentralized wastewater HRF project scoring system, described herein, clearly prioritizes projects that are consistent with the purposes of the SA-HMW.

DWTS PROJECT SOLICITATION PROCESS

GEFA uses an online pre-application process to develop the DWTS comprehensive list. All communities requesting funding used the online pre-application to provide project related information for review by GEFA staff.

- The Helene Resilience Funding (HRF) Project solicitation process began on October 1, 2025, and it remained open until December 31, 2025.
- GEFA emailed the solicitation notice to its stakeholder list and coordinated with relevant trade and local government associations to further disseminate the project solicitation.
- GEFA announced the solicitation for new projects on the agency's website.
- GEFA hosted a webinar on October 6, 2025, to describe this funding opportunity and to answer questions. GEFA also discussed HRF solicitation in a second webinar on December 11, 2025.
- GEFA discussed the HRF funding opportunity and call for projects during an in-person workshop of the WaterFirst designated communities on December 3, 2025.
- GEFA staff hosted virtual office hours, encompassing dozens of available time slots, to discuss project ideas with prospective applicants.
- GEFA made available project solicitation packets containing detailed information about financing terms, available funding, and the scoring system for project prioritization.
- GEFA hosted an online pre-application form, accessible from the GEFA website.
- GEFA used pre-application information to score and rank all submitted projects.
- Applicants submitted 19 projects with total need of \$64,983,468. The HRF DWTS Comprehensive List (Attachment 1) includes all submitted projects.

DWTS COMPREHENSIVE LIST

The DWTS comprehensive list (Attachment 1) itemizes DWTS projects submitted during the pre-application solicitation period, which closed December 31, 2025. Each project listing in the comprehensive list includes the following information:

- Community
- Project score
- Population

- Total project cost
- Affordability Score
- Principal forgiveness eligibility
- NPDES Permit Number (if applicable)
- 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 the initiation of construction (e.g., 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 DWTS program after the capitalization grant has been awarded, GEFA will hold quarterly meetings to include any new projects on the comprehensive list. Any changes to the IUP, including the addition of projects not listed on the IUP at the time of solicitation for public comment, will require an additional public comment period. For such changes, GEFA will conduct a new public review process similar in scope to the public review process described in the “Public Review and Participation” section of this IUP.

DWTS FUNDABLE LIST AND ESTIMATED DISBURSEMENT SCHEDULE

Attachment 2 contains the DWTS fundable project list and an estimated disbursement schedule. The fundable list consists of projects that GEFA has verified are ready to move forward.

We anticipate that the projects on the fundable list will draw down the SA-HMW decentralized allotment. GEFA will design the disbursement schedule based on the eight quarters identified in the SA-HMW decentralized payment schedule located in Attachment 3, which indicates the timeframe for requesting the DWTS capitalization grant allotment from the EPA’s Automated Standard Application for Payments (ASAP) System. Some of the projects may have a construction schedule longer than the eight quarters identified in the CWSRF payment schedule.

The DWTS assistance includes loan financing and any identified principal forgiveness as outlined in the applicable appropriations language. Assistance will be provided to municipalities, water/sewer authorities, and any other entity created by the Georgia legislature and other eligible entities. Below are examples of eligible activities under the SA-HMW. For a more comprehensive list of eligible projects please refer to the Overview of Clean Water State Revolving Fund Eligibilities document and the US Environmental Protection Division SA-HMW March 2025 Implementation Memo.

- Projects that protect DWTS from rising water
- Projects that protect DWTS from power risks associated with flooding
- Projects that reduce the risk of DWTS failure associated with flooding
- Projects that increase DWTS capacity to handle flood risks
- Consolidation of DWTS to reduce flood risk
- Disaster and resiliency planning and assessments.

All borrowers must designate a repayment source(s) for each loan agreement signed with GEFA even though the DWTS will receive 100 percent principal forgiveness. 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. The Build America, Buy America (BABA) Act does not apply as the SA-HMW funding was in response to a federally declared disaster.

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

Specialized HRF DWTS Financing Terms¹

GEFA will make HRF DWTS loans available with the following terms. These terms may differ from GEFA's standard financing terms:

- zero percent interest rate for construction and loan repayment periods
- 100 percent principal forgiveness
- 1.0 percent loan origination fee
- Loan terms from five years (minimum) up to 30 years (not to exceed the useful life of the project), based on borrower's preference

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.

Principal Forgiveness

The terms and conditions of the grant award allow additional subsidy in the form of principal forgiveness (PF) to DWTS borrowers under the HRF. All HRF DWTS projects are eligible to receive a subsidy in the form of 100 percent principal forgiveness.

FOUR PERCENT ADMINISTRATION

GEFA intends to use 4 percent of the decentralized supplemental capitalization grant (SA-HMW) for administrative purposes. Based on the SA-HMW allotment of \$8,956,000, GEFA reserves \$358,240 for administrative support to manage and operate the HRF decentralized program under the CWSRF. A detailed account of the personnel costs associated with the 4 percent account is available in Attachment 5.

¹ The DWTS funding is an appropriation for the CWSRF program and CWSRF financing terms and practices apply to DWTS projects funded under this appropriation.

TWO PERCENT TECHNICAL ASSISTANCE

The Infrastructure Investment and Jobs Act of 2021 (P.L. 117-58) provides for the states to use up to 2 percent of their annual CWSRF capitalization grant for the purpose of hiring staff, nonprofit organizations, or regional, interstate, or municipal entities to assist rural, small, and tribal publicly owned treatment works.

GEFA does not currently intend to use 2 percent (\$179,120) of the decentralized wastewater supplemental capitalization grant (SA-HMW) to provide technical assistance to rural, small, and tribal publicly owned treatment works but GEFA reserves the right to make use of this set-aside later should need arise. GEFA will notify EPA of any such change and post its revised plan for public comment.

CRITERIA AND METHOD FOR DISTRIBUTION OF FUNDS

GEFA enforces several minimum borrower and project eligibility requirements for the awarding and distribution of CWSRF project funds, as described below. Additionally, GEFA scores and ranks project applications based on affordability and project criteria, also described below. GEFA may use these scores and rankings to determine funding eligibility and priority for the awarding of additional subsidy (e.g., principal forgiveness).

Minimum Eligibility Requirements

- Only those cities and counties that have been designated as a “Qualified Local Government” and that are in compliance with O.C.G.A. Section 36-70-20 and appear on the comprehensive list may receive a CWSRF loan commitment. Not applicable to non-local government applicants.
- Only those communities that comply with the 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.
- GEFA will only enter binding commitments with borrowers after the GEFA Board has approved the borrowers loan application. The GEFA board meets regularly; the GEFA Board meeting schedule is posted and maintained on GEFA’s website.

Affordability Scoring

GEFA assigns an affordability score for all project applications based on formula published on GEFA’s website. GEFA may use the affordability criteria to score applicants for eligibility, principal forgiveness and/or as a portion of the applicant’s project score. 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. The applicant’s data is categorized in percentiles. Please note that the affordability percentiles may change based on updated census data.

Attachment 6 contains GEFA’s complete Affordability Criteria.

Project Scoring

GEFA will also score HRF DWTS project applications based on a series of criteria grouped in the four categories listed below to determine eligibility and selection for funding for the decentralized HRF CWSRF program. The maximum possible score is 100 points.

1. Water Quality Benefits (maximum points available: 30)
2. Natural Disaster Impact (maximum points available: 30)
3. Priority Project Types (maximum points available: 16)
4. Priority Applicant Status (maximum points available: 24)

Attachment 7 contains GEFA's complete HRF DWTS scoring criteria.

SA-HMW Purposes

For the purposes of this supplemental appropriation, GEFA will only fund projects that are consistent with the purposes of the SA-HMW funding. Additionally, GEFA's HRF project scoring system (Attachment 7) clearly prioritizes projects that are consistent with the purposes of the SA-HMW.

EQUIVALENCY²

All projects proposed for funding with the SA-HMW capitalization grant will be considered equivalency projects to the extent they receive federal SA-HMW award funds. GEFA reserves the right to designate non-equivalency projects if those projects are funded with repayments, state match, interest, or fees.

WATER RESOURCES REFORM AND DEVELOPMENT ACT IMPLEMENTATION

On June 10, 2014, the president signed into law the Water Resources Reform and Development Act of 2014 (WRRDA). WRRDA amended the Federal Water Pollution Control Act and changed requirements for the CWSRF program. The sections below describe two of these changes and GEFA's procedures for compliance.

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 Fiscal Sustainability Plan (FSP) or certify that it has developed and implemented an 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

² Generally, SRF-funded projects must comply with a series of federal requirements, such as Build American, Buy America, competitive procurement of architectural and design services, single audit, Disadvantaged Business Enterprise, etc. Equivalency in the SRF allows states to apply this suite of federal requirements only to a subset of projects totaling the amount of the federal capitalization grant, rather than all projects.

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.

DWTS projects may not involve treatment works, as defined by Section 212 of the Clean Water Act. In those cases, GEFA may not require implementation of a Fiscal Sustainability 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 projects with costs below \$1,000,000 and costs for A/E services below \$100,000, no competitive procurement is required. GEFA publishes RFQ templates for one-step and two-step selection processes on its website for borrowers to use.

DWTS CWSRF GOALS AND OBJECTIVES

This section describes the short- and long-term goals and objectives of Georgia's CWSRF program, consistent with the requirements of Section 606(c) of the Federal Water Pollution Control Act (33 U.S.C. 1386). These goals and objectives support U.S. EPA's goal of ensuring clean and safe water for all communities and the related objective of protecting and restoring waterbodies and watersheds. Georgia reviews and updates these goals periodically. Georgia updated these goals for this Helene Resilience Funding DWTS CWSRF IUP.

Short-term Goals/Outputs

1. Inform eligible applicants of the availability of funds.
2. Support potential applicants to identify eligible projects and apply for funding

Long-term Goals/Outcomes

1. Maintain the long-term financial integrity of the Georgia SRF loan program to sustain a source of low-cost water infrastructure financing for Georgia communities.
2. Strengthen Georgia's disadvantaged communities by providing additional subsidization to economically distressed applicants, based on objective economic and affordability metrics.

STATE MATCH REQUIREMENT

State match is not required per EPA's SA-HMW Implementation Guidance.

ASSURANCES AND SPECIFIC PROPOSALS

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for SA-HMW 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 100 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. National Information Management System (NIMS)
26. Clean Water Benefits Reporting (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.

RESULTS

GEFA will submit the annual report by September 30, 2026. This report will include the environmental results.

PUBLIC REVIEW AND PARTICIPATION

This IUP is subject to review and comment by the public prior to incorporation into the SA-HMW capitalization grant application. GEFA posted this draft IUP on its website on February 9, 2026. On February 10, GEFA circulated an email to its Water Resources contact list announcing the IUP public review period. On February 11, GEFA placed a public notice in the Fulton Neighbor publicizing the availability of this draft IUP and announcing a public meeting on the SA-HMW IUPs to be held Monday March 2, 2026, at 11:00 am in the GEFA Boardroom. Attachment 8 provides a summary of the public meeting.

INTERFUND TRANSFERS

EPA's March 2025 SA-HMW Implementation Memo specifies that the "...use of the CWSRF appropriation for decentralized wastewater treatment systems is restricted to that particular purpose, and...funds cannot be transferred from or to the CWSRF decentralized appropriation." Consistent with EPA guidance, GEFA does not intend to transfer funds from or to the CWSRF SA-HMW decentralized appropriation.

Attachment 1—Comprehensive List (DWTS Projects)

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**Attachment 1
Comprehensive List
Decentralized Wastewater Treatment Systems**

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	NPDES Permit No.	Project Description	Project Type	Demonstrated Impact
3	Bartow County Government (no. 11)	50	108901	\$ 4,500,000.00	34	GA0048305	Clark Creek South Campground Upgrade	Septic Consolidation	8 inches of rainfall with excessing famage to trees, infrastructure, and widespread power outages. Floodign significantly increased the risk of septic system failures due to ground staturation and system overload which led to clogs and backups.
3	Bartow County Government (no. 12)	58	108901	\$ 2,500,000.00	34		Bartow proposes to upgrade Clark Creek North Campground by transitioning the aging and failing septic tank to County sewer. Sewage from Clark Creek North is stored in a central tank at the dump station which is regularly pumped and treated.	Septic Consolidation	8 inches of rainfall with excessing famage to trees, infrastructure, and widespread power outages. Flooding significantly increased the risk of septic system failures due to ground staturation and system overload which led to clogs and backups.
3	Bartow County Government (no. 13)	58	108901	\$ 2,000,000.00	34	GA0048305	Bartow proposes upgrading McKinney Campground by adding public sewer service to 150 campsites (5 phases: 30 sites/phase). Work consists of sanitary sewer, sewage pump station, and force main to manifold into the force main at Allatoona Gateway.	Septic Consolidation	8 inches of rainfall with excessing famage to trees, infrastructure, and widespread power outages. Floodign significantly increased the risk of septic system failures due to ground staturation and system overload which led to clogs and backups.
2	Bulloch County BOCC	49	81099	\$ 25,000,000.00	20		Bulloch's growth demands a septage facility and sewer expansion. This project funds feasibility and engineering to connect unserved areas to a central system, reducing maintenance burdens and protecting health for our growing population.	Engineering/Design	Hurricane caused flooding and saturated soil leading to septic failures and health risks in bulloch county.
1	Chatham County	90	307,336	\$ 2,000,000.00	21		Chatham wishes to plan septic assessments, basin studies, sanitary sewer designs, and outreach in 4 flood-impacted areas after Helene, reducing septic failure risks, improving water quality and public health, and advancing resilient infrastructure.	Planning	Low lying neighborhoods experienced rivervine, coastal, and mash flooding. Residents had to evacuate and septic systems sustained damage or later failed due to excessive water.
1	City of Bainbridge	40	14468	\$ 2,000,000.00	37	GA0024678	Septic to Sewer	Septic Consolidation	Helene Rainfall totals map and septic field absorbtion report show overwhelmed areas with soil rated very limited.
2	City of Brooklet	72	1704	\$ 944,376.00	39		Single phase of sewer expansion with new lift station,force main, and collectionsystem. Replaces septic tanks,adds ~9,000 ft sewer main, 4,000 ft force main, and 122 service connections for homes and one school.	Septic Consolidation	Power loss for all residents, saturated soil reduced the effectiveness of septic drainfields, many tenants were unable to use their septic systems during and after the event.
2	City of Millen	60	2966	\$ 1,219,092.00	51		The project extends Millen's sewer system to serve Ada Drive and Dekle Avenue, replacing aging septic systems. It includes 8" gravity mains, connections to each home, a lift station, and a 2" force main, eliminating health and environmental hazards.	Septic Consolidation	Hurricane left 80% of residents without power. Saturated soils limited septic drainfields, risking backups and untreated wastewater.
1	City of Poulan	91	780	\$ 5,000,000.00	39		The City of Poulan is seeking to install a decentralized sewer system in their city has to currently only have septic tanks and septic drainfields.	Septic Consolidation	City experienced septic drainfield failures as the ground was saturated. Sewage overflowed into residential areas
2	City of Springfield	15	2703	\$ 145,000.00	28	GA0020770	Develop a Sewer Master Plan to assess collection system vulnerabilities, evaluate decentralized wastewater solutions, and prioritize resilient capital improvements to reduce overflow risk and improve system performance during storm events.	Planning	Heavy rainfall and power outages increased stress on the city sewer system highlighting vulnerabilities and the need for a sewer master plan.

**Attachment 1
Comprehensive List
Decentralized Wastewater Treatment Systems**

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	NPDES Permit No.	Project Description	Project Type	Demonstrated Impact
2	City of St. Marys	64	18256	\$ 2,000,000.00	26		The City of St. Marys proposes a waterfront sewer flow monitoring and infiltration & inflow (I&I) study to assess wet-weather impacts on the City's sanitary sewer system in low-lying coastal areas. The project will include temporary flow monitoring, rainfall and groundwater correlation, basin diagnostics, and development of a prioritized I&I reduction plan. The study will focus on sewer basins influenced by tidal waterways and high groundwater and will produce actionable recommendations and cost estimates to support future capital improvements that enhance system resilience and protect water quality.	Septic Consolidation	Waterfront sewer service experienced prolonged rainfall, elevated groundwater, and localized flooding that increased I&I.
1	Columbia County Water Utility	63	167472	\$ 5,685,000.00	13	GA004775	The project consists of design, land acquisition, and installation of a gravity sewer, lift station and force main to the McCladdie Drive, Johnson Drive and Granderson Road, known as King Villa.	Septic Consolidation	Hurricane forced winds, localized flooding, downed trees and extended power outages. Water utility experienced facility flooding at the WPCP extended power outages at all facilities and damage to facility security infrastructure. The existing private sewer systems are failing in several areas. Storms are exacerbating the issues, resulting in higher fecal markers in Kiokee Creek during and after large events.
1	Columbia County Water Utility	55	167472	\$ 600,000.00	13	GA004775	This project would provide funding to repair existing private septic systems and cap necessary well locations in the McCladdie Drive, Johnson Drive and Granderson Road Area, known as King Villa.	DWW Resiliency Planning, stormwater improvements	Hurricane forced winds, localized flooding, downed trees and extended power outages. Water utility experienced facility flooding at the WPCP extended power outages at all facilities and damage to facility security infrastructure.
1	Georgia Southern University	82	29633	\$ 390,000.00	39		This project creates an informed resilience plan for Helene-impacted areas, focusing on Brooklet, where legacy systems, small lots, and flooding revealed failures, well-contamination risks, and need to prioritize resilient wastewater solutions.	Planning	Helene flooded septic served areas, causing groundwater rise, saturated drainfields, backups, and increased risk to wells and streams.
1	Kite Legacy Foundation	100	160	\$ 1,500,000.00	52		Decentralized wastewater solutions for homes and public facilities to prevent contamination and increase resilience after Hurricane Helene.	Direct Support for DWW owners	Flooding to kites decentralized water system, exposing vulnerabilities in pumps, valves, and electrical systems.
3	Solar and Energy Loan Fund	17	N/A	\$ 2,000,000.00	N/A		Establish the Georgia Septic-to-Sewer (S2S) Conversion Loan Program to replace aging and failing septic systems with modern, centralized sewer infrastructure, modeled after the successful implementation by the nonprofit organization SELF in Florida.	Direct Support for DWW owners	SELF will be helping facilitate repairs of privately owned septic systems impacted by Helene.
1	Town of Cadwell	72	381	\$ 2,000,000.00	49	GA0025887	Cadwell will extend sewer service to about 20 homes, install new sewer lines, abandon septic tanks, and add two lift stations with backup generators. The project improves reliability during outages and reduces septic system failures.	Septic Consolidation	Intense rainfall overwhelmed septic systems, especially in areas with very limited soils. Saturated ground prevented proper drainage, leaving homes and businesses vulnerable to backups, inability to use sinks, showers, or toilets.
2	Warren County BOCC	68	5215	\$ 3,500,000.00	46		Relief of failing septic systems in the Plainview Subdivision	Septic Consolidation	Hurricane caused flooding and saturated soil leading to septic failures.

Attachment 1
Comprehensive List
Decentralized Wastewater Treatment Systems

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	NPDES Permit No.	Project Description	Project Type	Demonstrated Impact
1	Wayne County	64	30144	\$ 2,000,000.00	27		This project proposes a countywide, phased strategy to first assess decentralized wastewater vulnerabilities and then implement targeted stormwater and drainage improvements to reduce flood impacts on septic systems in rural communities such as Mt. Pleasant, Manningtown, Hunter's Glen Subdivision, Oak Island, Chapman Plantation, Amanda Rd area, Forest Cove subdivision, and Linden/Bluff Roads in unincorporated areas.	DWW Resiliency Planning, stormwater improvements	<p>"Hurricane Helene deposited four inches of rain, causing widespread flooding of low-lying rural areas heavily reliant on decentralized wastewater (septic) systems.</p> <p>As stormwater backed up due to clogged or undersized culverts, standing water remained for days around hundreds of decentralized wastewater treatment systems, resulting in:</p> <ul style="list-style-type: none"> • Temporary system shutdowns • Risk of sewage surfacing into yards and drainage ditches • Mixing of stormwater and household wastewater (septage) • Downstream contamination risks • Public health impacts for homeowners"
	TOTAL			\$ 57,483,468.00					

Attachment 2 – Fundable List/Outcomes List and Estimate Disbursement/Milestone Schedule

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Attachment 2
Fundable List
Decentralized Wastewater Treatment Systems

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Project Type
1	Kite Legacy Foundation	100	160	\$ 1,500,000.00	52	\$ 1,500,000.00	0.00%	20 years	Decentralized wastewater solutions for homes and public facilities to prevent contamination and increase resilience after Hurricane Helene.	Direct Support for DWW owners
1	City of Poulan	91	780	\$ 2,000,000.00	39	\$ 2,000,000.00	0.00%	20 years	The City of Poulan is seeking to install a decentralized sewer system in their city has to currently only have septic tanks and septic drainfields.	Septic Consolidation
1	Chatham County	90	307,336	\$ 2,000,000.00	21	\$ 2,000,000.00	0.00%	20 years	Chatham wishes to plan septic assessments, basin studies, sanitary sewer designs, and outreach in 4 flood-impacted areas after Helene, reducing septic failure risks, improving water quality and public health, and advancing resilient infrastructure.	Planning
1	Georgia Southern University	82	29633	\$ 390,000.00	39	\$ 390,000.00	0.00%	20 years	This project creates an informed resilience plan for Helene-impacted areas, focusing on Brooklet, where legacy systems, small lots, and flooding revealed failures, well-contamination risks, and need to prioritize resilient wastewater solutions.	Planning
1	Town of Cadwell	72	381	\$ 2,000,000.00	49	\$ 2,000,000.00	0.00%	20 years	Cadwell will extend sewer service to about 20 homes, install new sewer lines, abandon septic tanks, and add two lift stations with backup generators. The project improves reliability during outages and reduces septic system failures.	Septic Consolidation
1	Wayne County	64	30144	\$ 2,000,000.00	27	\$ 2,000,000.00	0.00%	20 years	This project proposes a countywide, phased strategy to first assess decentralized wastewater vulnerabilities and then implement targeted stormwater and drainage improvements to reduce flood impacts on septic systems in rural communities such as Mt. Pleasant, Mannington, Hunter's Glen Subdivision, Oak Island, Chapman Plantation, Amanda Rd area, Forest Cove subdivision, and Linden/Bluff Roads in unincorporated areas.	DWW Resiliency Planning, stormwater improvements
1	Columbia County Water Utility	63	167472	\$ 2,000,000.00	13	\$ 2,000,000.00	0.00%	20 years	The project consists of design, land acquisition, and installation of a gravity sewer, lift station and force main to the McCladdie Drive, Johnson Drive and Granderson Road, known as King Villa.	Septic Consolidation
1	Columbia County Water Utility	55	167472	\$ 600,000.00	13	\$ 600,000.00	0.00%	20 years	This project would provide funding to repair existing private septic systems and cap necessary well locations in the McCladdie Drive, Johnson Drive and Granderson Road Area, known as King Villa.	DWW Resiliency Planning, stormwater improvements
1	City of Bainbridge	40	14468	\$ 2,000,000.00	37	\$ 2,000,000.00	0.00%	20 years	Septic to Sewer	Septic Consolidation
2	City of Brooklet	72	1704	\$ 944,376.00	39	\$ 944,376.00	0.00%	20 years	Single phase of sewer expansion with new lift station, force main, and collectionsystem. Replaces septic tanks, adds ~9,000 ft sewer main, 4,000 ft force main, and 122 service connections for homes and one school.	Septic Consolidation
2	Warren County BOCC	68	5215	\$ 2,000,000.00	46	\$ 2,000,000.00	0.00%	20 years	Relief of failing septic systems in the Plainview Subdivision	Septic Consolidation
2	City of St. Marys	64	18256	\$ 2,000,000.00	26	\$ 2,000,000.00	0.00%	20 years	The City of St. Marys proposes a waterfront sewer flow monitoring and infiltration & inflow (I&I) study to assess wet-weather impacts on the City's sanitary sewer system in low-lying coastal areas. The project will include temporary flow monitoring, rainfall and groundwater correlation, basin diagnostics, and development of a prioritized I&I reduction plan. The study will focus on sewer basins influenced by tidal waterways and high groundwater and will produce actionable recommendations and cost estimates to support future capital improvements that enhance system resilience and protect water quality.	Septic Consolidation

Attachment 2
Fundable List
Decentralized Wastewater Treatment Systems

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Project Type
2	City of Millen	60	2966	\$ 1,219,092.00	51	\$ 1,219,092.00	0.00%	20 years	The project extends Millen's sewer system to serve Ada Drive and Dekle Avenue, replacing aging septic systems. It includes 8" gravity mains, connections to each home, a lift station, and a 2" force main, eliminating health and environmental hazards.	Septic Consolidation
2	Bulloch County BOCC	49	81099	\$ 2,000,000.00	20	\$ 2,000,000.00	0.00%	20 years	Bulloch's growth demands a septage facility and sewer expansion. This project funds feasibility and engineering to connect unserved areas to a central system, reducing maintenance burdens and protecting health for our growing population.	Engineering/Design
2	City of Springfield	15	2703	\$ 145,000.00	28	\$ 145,000.00	0.00%	20 years	Develop a Sewer Master Plan to assess collection system vulnerabilities, evaluate decentralized wastewater solutions, and prioritize resilient capital improvements to reduce overflow risk and improve system performance during storm events.	Planning
3	Bartow County Government (no. 12)	58	108901	\$ 2,000,000.00	34	\$ 2,000,000.00	0.00%	20 years	Bartow proposes to upgrade Clark Creek North Campground by transitioning the aging and failing septic tank to County sewer. Sewage from Clark Creek North is stored in a central tank at the dump station which is regularly pumped and treated.	Septic Consolidation
3	Bartow County Government (no. 13)	58	108901	\$ 2,000,000.00	34	\$ 2,000,000.00	0.00%	20 years	Bartow proposes upgrading McKinney Campground by adding public sewer service to 150 campsites (5 phases: 30 sites/phase). Work consists of sanitary sewer, sewage pump station, and force main to manifold into the force main at Allatoona Gateway.	Septic Consolidation
3	Bartow County Government (no. 11)	50	108901	\$ 2,000,000.00	34	\$ 2,000,000.00	0.00%	20 years	Clark Creek South Campground Upgrade	Septic Consolidation
3	Solar and Energy Loan Fund	17	N/A	\$ 2,000,000.00	N/A	\$ 2,000,000.00	0.00%	20 years	Establish the Georgia Septic-to-Sewer (S2S) Conversion Loan Program to replace aging and failing septic systems with modern, centralized sewer infrastructure, modeled after the successful implementation by the nonprofit organization SELF in Florida.	Direct Support for DWW owners
TOTAL				\$ 30,798,468.00		\$ 30,798,468.00				

Attachment 3 - ASAP DWTS CWSRF Payment Schedule

Attachment 3			
ASAP Payment Schedule/Timeline			
Clean Water State Revolving Fund - HRF Decentralized Funding			
Payment No.	Federal Fiscal Year		Amount (\$)
	Quarter	Date	
1	2nd	1/2026 - 3/2026	\$0
2	3rd	4/2026 - 6/2026	\$8,956,000
3	4th	7/2026 - 9/2026	\$0
4	1st	10/2026 - 12/2026	\$0
5	2nd	1/2027 - 3/2027	\$0
6	3rd	4/2027 - 6/2027	\$0
7	4th	7/2027 - 9/2027	\$0
8	1st	10/2027 - 12/2027	\$0
TOTAL			\$8,956,000

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Attachment 4 - Estimated Sources and Uses

To be completed.

Attachment 4			
Clean Water State Revolving Fund (CWSRF) - Decentralized Funding Sources and Uses			
Administered by GEFA			
State Fiscal Year July 1, 2025 - June 30, 2026			
Sources & Uses	Federal Contribution	State Contribution	CWSRF Fund
Funding Sources			
Loan Repayments (P&I)	\$0	\$0	\$0
Investment Income	\$0	\$0	\$0
SA-HMW Decentralized Cap Grant	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total Funding Sources	\$0	\$0	\$0
Funding Uses			
Project Disbursements	\$0	\$0	\$0
FFY 2025 Administration	\$0	\$0	\$0
Total Uses	\$0	\$0	\$0

These funds will be spent based on first-in, first-out approach during the upcoming fiscal year.

Project Disbursements refers to loan funds reimbursed to borrowers for work completed to date.

Attachment 5 – HRF CWSRF Decentralized Administration and 2 Percent Set-Aside Workplan

The 1987 amendments to the Clean Water Act (CWA) that created the CWSRF program (33 U.S. Code §1383) permits states to use up to 4 percent of the federal grant funds to cover the reasonable costs of administering the fund and conducting activities under subchapter VI of Chapter 26 of Section 33.

GEFA intends to use 4 percent of SA-HMW decentralized funds to satisfy the administrative costs for the decentralized HRF program. The costs are capped at \$358,240, which is 4 percent of the SA-HMW DWTS allotment. The table below displays how \$358,240 will be spent to administer the fund as well as ongoing projects.

GEFA reserves the right to apply any unused administration funds to the HRF CWSRF project fund after notifying EPA Region 4.

	Activity	Cost
HRF DWTS Administration	Activities include pass-through program administration, 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)	Contracts with pass-through project administrators for project administration: \$350,000 GEFA administration, including services provided by GA EPD under contract \$8,240

Attachment 6 – GEFA 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

Attachment 7 - Ranking Criteria for HRF DWTS Projects

**Georgia Environmental Finance Authority
Helene Resilience Funding Program
Decentralized Wastewater System Financing Fund Call for Projects
Project Scoring Criteria**

Decentralized wastewater (DWW) system projects will be rated in four categories to determine eligibility and selection for funding for the Helene Resilience (HRF) program.

HRF DWW System Scoring Categories (maximum 100 points)

1. Water Quality Benefits (maximum points available: 30)
2. Natural Disaster Impact (maximum points available: 30)
3. Priority Project Types (maximum points available: 16)
4. Priority Applicant Status (maximum points available: 24)

HRF DWW System Scoring - Detailed Breakdown

Water Quality Benefits (select all that apply)

Concentration of DWW Systems – applicant provides compelling data showing a concentration of DWW systems in project area(s), including but not limited to, higher density of septic tanks associated with smaller lots sizes 5 pts

Septic Impact – applicant provides evidence of water quality impacts associated with DWW system leakage or overflow, including proximity of septic systems to impaired waterways and documentation of septic contribution to impairment 5 pts

TMDL – project will support implementation of a Total Maximum Daily Load (TMDL) plan (provide applicable TMDL, water body name, and water body ID) 5 pts

Stream Listing Status – project will contribute to a change in the status of a stream segment currently listed as “not supporting” its designated use to “supporting” its designated use on the 305(b)/303(d) list. (provide the specific stream segment ID) 5 pts

Drinking Water Protection – applicant provides evidence of DWW system contamination of drinking water sources, e.g., private and community wells, and demonstrates that proposed project will reduce contamination of drinking water sources 5 pts

Metrics – applicant provides clear metrics related to project effectiveness in delivering water quality benefits, such as dollars per household converted to centralized sewer, percent of septic systems in project area to be made more resilient, number of households in project area to participate, etc. 5 pts

Natural Disaster Impact (only one may be selected)

Disaster Declaration – the proposed project area is in a Georgia county designated by FEMA as “Individual Assistance and Public Assistance” (30 pts) or “Public Assistance” (25 pts) or “Individual Assistance” (15 pts) for the Hurricane Helene disaster declaration³ 30 pts

Priority Project Types (select all that apply)

Innovation: Applicant proposes project that uses an innovative approach, e.g., an approach that is new to GEFA, new to the state, new to the community, or rarely used in this manner or in this field, to improving the resilience of DWW systems and delivering WQ benefits 8 pts

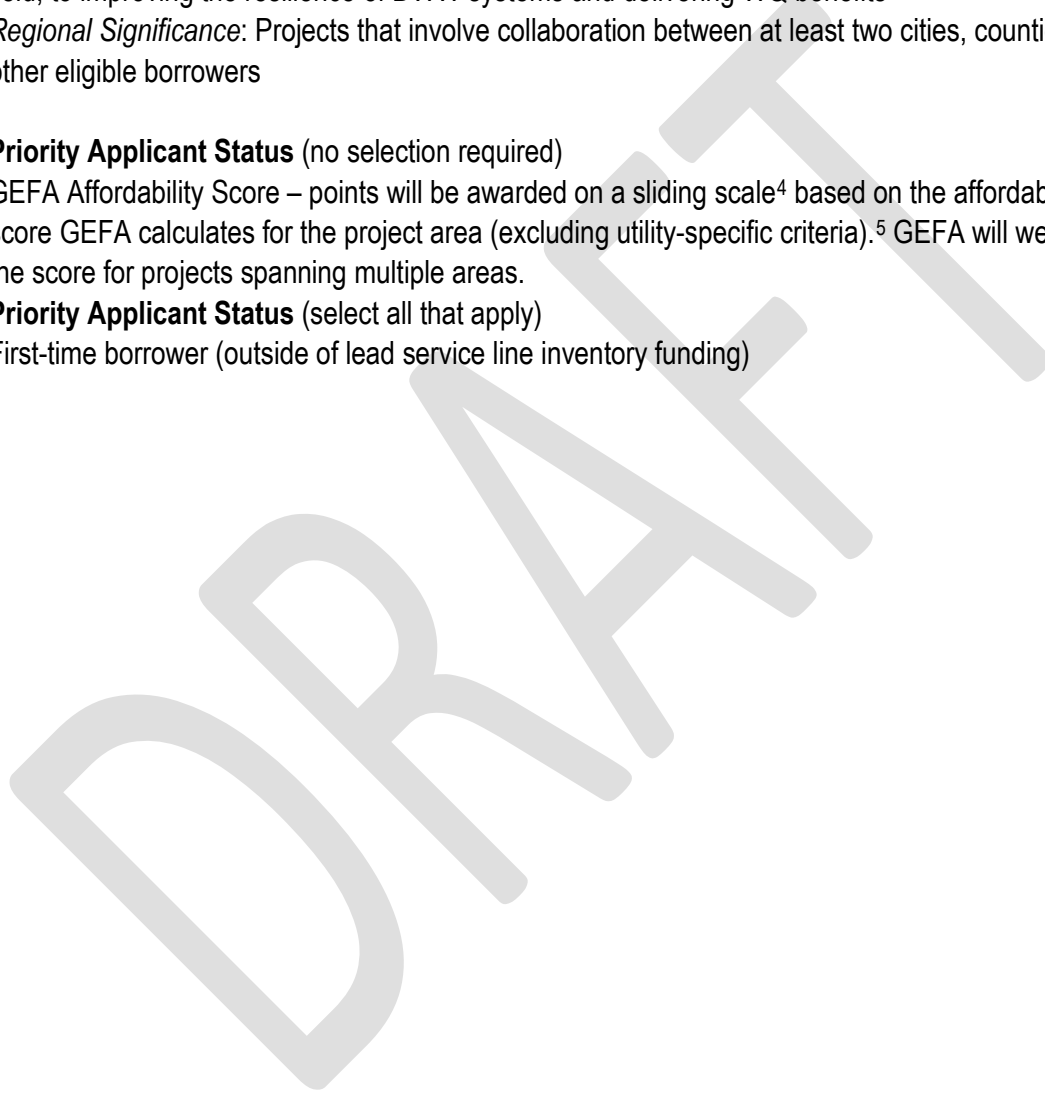
Regional Significance: Projects that involve collaboration between at least two cities, counties, or other eligible borrowers 8 pts

Priority Applicant Status (no selection required)

GEFA Affordability Score – points will be awarded on a sliding scale⁴ based on the affordability score GEFA calculates for the project area (excluding utility-specific criteria).⁵ GEFA will weight the score for projects spanning multiple areas. 20 pts

Priority Applicant Status (select all that apply)

First-time borrower (outside of lead service line inventory funding) 4 pts



³ These are the counties colored red and orange and green (respectively) on FEMA’s Hurricane Helene disaster declaration map for Georgia (FEMA-4830-DR, Georgia Disaster Declaration as of 11/04/2024), available at https://gis.fema.gov/maps/dec_4830.pdf.

⁴ The sliding scale will follow this formula (first number is GEFA Affordability score and second number is HRF points): $\leq 15 = 0$ pts; $16 \leq 21 = 5$ pts; $22 \leq 27 = 10$ pts; $28 \leq 33 = 15$ pts; $\geq 34 = 20$ pts.

⁵ 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.

Attachment 8 – HRF IUPs: Public Meeting Summary

To be completed.

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Attachment 9 - Loan Program Policies



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 GEFA 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 BORROWERS

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 Borrower 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/borrower 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** (O.C.G.A. Section 50-23-28) – May finance projects consistent with O.C.G.A. Section 12-5-471 (10) 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 O.C.G.A. Section 50-23-5 (b)(30) and the federal Clean Water Act, 33 U.S.C.S. Section 1251 et seq. to:

- Construct municipal wastewater facilities
- Control nonpoint source pollution, including projects that permanently protect conservation land
- **DWSRF** – May finance projects consistent with O.C.G.A. Section 50-23-5 (b)(30) and the federal Safe Drinking Water Act, 42 U.S.C.S. Section 300f et seq. 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 borrower 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

Borrowers 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

GEFA loans are subject to the following maximums and state fiscal year fund limits. Fund limits will be evaluated annually and presented to the GEFA board for adoption prior to each fiscal year. To protect the long-term viability of the funds, GEFA may put additional requirements on borrowers to receive funding.

Georgia Fund

- The maximum loan amount is \$15,000,000 per borrower per fiscal year.
- The maximum loan amount for emergency loans is \$1,000,000 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 \$12,000,000 per borrower per fiscal 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 \$10,000,000 per borrower per fiscal 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

Amortized interest: 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 concessions described below may apply.

Construction interest: The interest rate applied during the construction period will be 200 basis points (2 percent) higher than the agreed to amortized interest rate.

Federal Loans – For CWSRF and DWSRF loans, GEFA will charge an interest rate that is 10 basis points (0.10 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 shall assess the following fees to loan borrowers:

1. **Origination Fee** – An origination fee of 1.50 percent pursuant to the loan agreement.
2. **Modification Fees**
 - a. First modification No charge
 - b. Second modification No charge
 - c. Third+ modification(s) 1 percent
3. **Loan Servicing Fees**
 - a. Non-sufficient Funds – 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.
 - b. Late – 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.
 - c. Loan Continuation – 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 GEFA 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 1.25 times or greater
- A debt service coverage ratio of less than 1.25 times, but equal to or greater than 1.05 times – 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 1.05 times – 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.

For nongovernmental entity borrowers, a deed to secure debt will be required.

11. 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 borrower must notify GEFA prior to commencing construction.

12. LOAN EXECUTION DEADLINE

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

13. 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.

14 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.

- 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.

15 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.