

2025  
Intended Use Plan  
Helene Resilience Funding  
Drinking Water State Revolving Fund

Prepared by the  
Georgia Environmental Finance Authority

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**2025 Intended Use Plan**  
**Georgia Environmental Finance Authority**  
**Helene Resilience Funding (SA-HMW) Drinking Water State Revolving Fund**

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**Helene Resilience Funding (SA-HMW) Drinking Water State Revolving Fund  
Intended Use Plan  
2025**

**INTRODUCTION**

Section 1452(b) of the Safe Drinking Water Act (SDWA) Amendments of 1996 requires each state to annually prepare an Intended Use Plan (IUP) identifying the use of funds from the Drinking Water State Revolving Fund (DWSRF) allotment to support the goal of protecting public health. This IUP outlines Georgia’s proposed uses of the Supplemental Appropriation for Hurricanes Helene and Milton and the Hawai’i Wildfires (SA-HMW) DWSRF allotment of \$359,487,000.

The Georgia Environmental Finance Authority (GEFA) was created by the Georgia General Assembly in 1986 as the successor agency to the Georgia Development Authority, Environmental Facilities Program. GEFA assists 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 the DWSRF. The services include, but are not limited to:

- Project reviews and approvals;
- Planning and project development;
- Information tracking;
- Updating files;
- Information gathering and development of the National Needs Survey;
- Issuing and approving Notices of No Significant Impacts (NONSI) and Categorical Exclusions (CE);
- Assistance with the National Information Management System (NIMS);
- The Public Benefit Reporting (PBR) database; and
- Administration of EPD’s set-aside activities.

**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 Clean Water State Revolving Fund (CWSRF) and the DWSRF. It also includes an additional \$85 million in supplemental funding for the CWSRF to improve the resilience of decentralized wastewater treatment systems, 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 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 drinking water, wastewater, and decentralized wastewater systems to flooding and natural disasters.

- Reduce flood or fire damage risk/vulnerability at drinking water and wastewater facilities, or
- Enhance resiliency to rapid hydrologic changes or natural disasters at drinking water and wastewater treatment facilities.

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

- Flood proofing and flood protection for equipment and facilities,
- Facility and equipment relocation,
- Facility and equipment hardening,
- Backup power,
- Redundancy,
- Flood reduction,
- Replacement of damaged equipment and facilities, and
- Disaster and resiliency planning and assessments.

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

### **DWSRF PROJECT SOLICITATION PROCESS**

GEFA uses an online pre-application process to develop the DWSRF comprehensive list. All communities requesting funding use 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 60 projects with total need of \$476,072.710. The HRF DWSRF Comprehensive List (Attachment 1) includes all submitted projects.

### **DWSRF COMPREHENSIVE LIST**

The DWSRF comprehensive list (Attachment 1) itemizes drinking water 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
- 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 DWSRF 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.

## **DWSRF FUNDABLE LIST AND ESTIMATED DISBURSEMENT SCHEDULE**

Attachment 2 contains the DWSRF 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 DWSRF allotment. GEFA will design the disbursement schedule based on the eight quarters identified in the SA-HMW DWSRF payment schedule located in Attachment 3, which indicates the timeframe for requesting the DWSRF 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 DWSRF payment schedule.

The DWSRF 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. Below are examples of eligible activities under the SA-HMW. For a more comprehensive list of eligible projects please refer to the Overview of Drinking Water State Revolving Fund Eligibilities document and the US Environmental Protection Division SA-HMW March 2025 Implementation Memo.

- Flood proofing and flood protection for equipment and facilities
- Facility and equipment relocation
- Facility and equipment hardening
- Backup power
- Redundancy
- Flood reduction
- Replacement of damaged equipment and facilities
- Disaster and resiliency planning and assessments

All borrowers must designate a repayment source(s) for each loan agreement signed with GEFA. All construction projects will meet the requirements of the Safe Drinking Water Act (SDWA) with respect to Davis-Bacon requirements and American Iron and Steel (AIS) requirements in section 1452(a)(4)(A). 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 DWSRF Financing Terms**

GEFA will make HRF DWSRF 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
- applicable principal forgiveness (see Principal Forgiveness subsection below)
- 1.0 percent loan origination fees
- Loan terms from five years (minimum) to 40 years for disadvantaged communities (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 DWSRF financing provided for the project. The origination fee is charged on each commitment when the contract is executed and paid within 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 drinking 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 borrowers of the DWSRF loan program. All HRF DWSRF funded projects are eligible to receive a subsidy in the form of at least 30 percent principal forgiveness. GEFA may allocate additional principal forgiveness based on the following three criteria:

- The community's affordability score (see "Criteria and Method for Distribution of Funds" below)
- The project scores (see "Criteria and Method for Distribution of Funds" below)
- The community's financial position, which will be determined by the underwriting of the proposed loan amount to evaluate how much debt your community can maintain

### **Principal Forgiveness for Planning Projects**

Specific HRF DWSRF planning projects are eligible to receive a subsidy in the form of 100 percent principal forgiveness. The maximum size loan for planning projects that qualify for 100 percent principal forgiveness is \$200,000. There is no minimum loan size for these loans.

At least the following types of planning projects are eligible for 100 percent principal forgiveness, provided that the planning work is reasonably expected to result in a capital project (as specified by EPA in its March 13, 2025, SA-HMW Implementation Memo) and is not required by law or regulation:

- Risk/vulnerability assessments considering recent floodplain maps and projected sea level rise
- Alternatives analysis
- Asset Management Plans
- Emergency Preparedness, Response, and Recovery Plans

#### **FOUR PERCENT ADMINISTRATION**

GEFA currently intends to use \$5,000,000 of the supplemental capitalization grant (SA-HMW) for administrative purposes. Based on the SA-HMW allotment of \$359,487,000, GEFA may use up to \$14,379,480 (4 percent) for administrative support to manage and operate the HRF program under the DWSRF. A detailed account of the personnel costs associated with HRF administration is available in Attachment 5.

GEFA reserves the right to make use of the remaining 4 percent set-aside (\$9,379,480) later should need arise. GEFA will notify EPA of any such change and post its revised plan for public comment.

#### **TWO PERCENT TECHNICAL ASSISTANCE**

The SDWA Amendments of 1996 allow states to use up to 2 percent of their federal allotments to provide technical assistance to small water systems. GEFA does not currently intend to use 2 percent (\$7,189,740) of the SA-HMW funds to provide technical assistance to small water systems, 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.

#### **TEN PERCENT ASSISTANCE TO STATE PROGRAMS**

The SDWA Amendments of 1996 allow states to use up to 10 percent of their federal allotments to implement their Public Water System Supervision (PWSS) program. GEFA does not intend to use any of the SA-HMW funds to administer the state's PWSS program. GEFA will keep these funds available for eligible construction projects.

#### **FIFTEEN PERCENT LOCAL SYSTEM TECHNICAL ASSISTANCE**

The SDWA Amendments of 1996 allow states to use up to 15 percent of their federal allotments to assist in the development and implementation of local drinking water initiatives and other state programs, (e.g., capacity development and source water protection). GEFA does not intend to use any of the SA-HMW funds for local assistance and other state programs. GEFA will keep these funds available for eligible construction projects.

#### **CRITERIA AND METHOD FOR DISTRIBUTION OF FUNDS**

GEFA enforces several minimum borrower and project eligibility requirements for the awarding and distribution of DWSRF 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 DWSRF loan commitment.
- 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 project applications based on a series of criteria grouped in the five categories listed below to determine eligibility and selection for funding for the HRF DWSRF program. The maximum possible score is 100 points.

1. System Resilience (maximum points available: 35)
2. Priority Project Types (maximum points available: 24)
3. Priority Planning Elements (maximum points available: 10)
4. Readiness To Proceed (maximum points available: 20)
5. Priority Applicant Status (maximum points available: 11)

Attachment 7 contains GEFA’s complete HRF DWSRF scoring criteria.

## **SA-HMW Purposes**

For the purposes of this supplemental appropriation, GEFA will only fund projects that are SRF eligible, part of a system impact by Hurricane Helene, and 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.

## **EQUIVALENCY<sup>1</sup>**

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.

## **DWSRF GOALS AND OBJECTIVES**

This section describes the short- and long-term goals and objectives of Georgia's DWSRF program, consistent with the requirements of Section 1142(b) of the Safe Drinking Water Act (42 U.S.C. 300j-12). These goals and objectives support U.S. EPA's goal of ensuring clean and safe water for all communities and the related objective of ensuring safe drinking water and reliable water infrastructure. Georgia reviews and updates these goals periodically. Georgia updated these goals for this Helene Resilience Funding DWSRF 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 the 2025 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 expenditures
6. Enforceable requirements of the Safe Drinking Water Act
7. Cross cutting issues

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<sup>1</sup> In general terms, 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.

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. Project Benefits Reporting (PBR)

The Georgia SDWA of 1977, as amended, and the Rules for Safe Drinking Water, as amended, require that before constructing a public water system EPD must approve of: 1) the source of water supply and 2) the means and methods of treating, purifying, storing, and distributing water to the public. Furthermore, before placing the public water system in operation, the owner must obtain a permit to operate from EPD. Through the construction approval procedures and the issuance of operating permits, EPD ensures that public water systems are built and operated with adequate technical capacity to comply with existing and future state and federal drinking water regulations and standards. EPD also requires that public water systems have a certified operator. EPD supports several operator training and technical assistance programs to ensure that water systems and their operators maintain an adequate level of technical capacity.

As in previous years, DWSRF program managers will continue to coordinate with the EPA Region 4 office on items such as quarterly and annual reports, annual reviews, National Need 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**

GEFA intends to transfer funds between the SA-HMW DWSRF capitalization grant and the SA-HMW CWSRF grant, not to exceed the applicable statutory limit. Additionally, GEFA reserves the right and authority to make additional interfund transfers between either of the CWSRF and DWSRF capitalization grants received under the SA-HMW up to the applicable statutory limits.

GEFA recognizes 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. Additionally, GEFA recognizes that it may not transfer SA-HMW appropriations to or from base appropriations.

## **Attachment 1 - Comprehensive List (Drinking Water Projects)**

**Attachment 1  
Comprehensive List  
Drinking Water Projects**

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Project Description	Project Type	Demonstrated Impact
3	Athens-Clarke County (no. 56)	10	128700	\$3,300,000	17	Project will replace equipment at the Middle Oconee River pumpstation. This equipment has reached the end of its useful life faster than anticipated due to the high levels of sand and sediment buildup at the intake structure due to storm events.	Pump Station Improvements	The Middle Oconee River became too silty for the raw water to be withdrawn from the river. Previously treated water had to be distributed instead.
3	Athens-Clarke County (no. 58)	25	128700	\$200,000,000	17	Construct a raw water intake pump station on the Middle Oconee River. Construct a 4.7-mile raw water supply line to fill the Rock Hill Quarry. Construct a pump station at the Rock Hill Quarry that will pump raw water back to the Beacham WTP.	Water supply	The Middle Oconee River became too silty for the raw water to be withdrawn from the river. Previously treated water had to be distributed instead.
3	Athens-Clarke County (no. 59)	17	128700	\$1,800,000	17	Project will update controls at 8 remote sites and replace obsolete hardware. Project will update technology to improve remote access and improve cybersecurity protection. This project will allow real time continuous access to operations and control	cybersecurity	The Middle Oconee River became too silty for the raw water to be withdrawn from the river. Previously treated water had to be distributed instead.
3	Athens-Clarke County (no. 60)	3	128700	\$3,300,000	17	Replace pump station equipment with more modern equipment that is better equipped to handle the high silt & sediment in the raw water. Equipment will be selected that will lengthen the life of the pump station & better handle the high silt conditions	Pump Station Improvements; Water Transmission & Distribution	The Middle Oconee River became too silty for the raw water to be withdrawn from the river. Previously treated water had to be distributed instead.
1	Augusta-Richmond County (no. 18)	25	201737	\$12,000,000	22	This project installs a new 24-inch water main along Tobacco Road to boost transmission capacity near Faircrest Tank, ensuring reliable flow, faster tank recovery, and resilient water service for critical facilities during storms and emergencies.	Water Transmission & Distribution	Widespread power failures including water outages, boil water advisories, and damaged transmission lines
1	Augusta-Richmond County (no. 19)	18	201737	\$13,970,000	22	Install 12,700 feet of 24-inch water main along Doug Barnard Pkwy to add a high-capacity, redundant feed for downtown. This project boosts resilience, supports Max Hicks WTP, and ensures reliable service for hospitals and critical facilities	Water Transmission & Distribution	Widespread power failures including water outages, boil water advisories, and damaged transmission lines
1	Augusta-Richmond County (no. 20)	39	201737	\$7,000,000	22	Will reconstruct vulnerable sections of the Augusta Canal embankment to prevent seepage and failure after Helene damage. This storm-resilient upgrade protects 70% of the city's source water, ensuring long-term reliability and public safety.	Protect Water Source/Intake	Widespread power failures including water outages, boil water advisories, and damaged transmission lines
1	Augusta-Richmond County (no. 22)	39	201737	\$6,000,000	22	Repairs and upgrades to Bulkhead Gate at Augusta Canal to restore flood-control reliability after Helene debris damage. These critical fixes ensure canal operations, hydropower pumping, and uninterrupted drinking water supply for 70% of Augusta.	Water Source/Intake	Widespread power failures including water outages, boil water advisories, and damaged transmission lines
1	Bryan County BOC	52	51105	\$5,500,000	26	Bryan is designing a water treatment facility to add a second supply for County's southend: new Miocene well, 300,000-gal tank, high-service pumps, disinfection, and backup generator. Two pumps add redundancy. 75% designed; finish & permit early 2026	Water Supply; Backup Power Generator	Major power outages and flooding, some areas of town were inaccessible for days due to fallen trees on power lines.
2	City of Alapaha	31	481	\$1,500,000	45	City wishes to install a new deepwell with a VFD, generator & well house, generator on an existing well, & SCADA system to each well & tank. Each generator will be installed w/automatic switchover.	Redundant Water Supply, Water Transmission & Distribution, Backup Power Generators	Days long power outages that led to water supply shortages.
1	City of Alma	33	3362	\$8,125,000	37	A 500,000-gallon elevated water tank, a new deep well, and approximately 11,500 ft. of 12" water main will be installed to improve water service resiliency and redundancy in the City of Alma.	Drinking Water Treatment; Water Transmission and Distribution	Extreme winds and flooding rainfall.
1	City of Arcade	42	2021	\$5,000,000	24	The overall scope includes adding water supply, water mains, a booster pump station, storage, and other miscellaneous work. This will provide interconnections to nearby systems.	Redundant Water Supply; Backup power generators; Water Storage	Significant power outages to Jackson EMC utility customers, lasting for days.
1	City of Dillard	9		\$370,000	40	The proposed project would extend the City's water distribution system 2,500 linear feet and provide potable water to the citizens and businesses on the south side of the community.	Water Transmission & Distribution	Massive power outages that caused residents on wells to lose water.
1	City of Elberton	49	4760	\$15,000,000	34	City of Elberton wants to make water system improvements to increase redundancy and enhance resiliency to emergency events. This project will increase WTP capacity from 3 to 4 mgd and add an interconnection to the City of Bowman water system.	Redundant Water Supply; Backup wells; Water Source	Power outages to city facilities, service interruptions to customers, flooding damaged roadways.
1	City of Folkston	42	4609	\$2,596,125	41	This project enhances water supply and system resilience by adding a new well with a disinfection system, installing a permanent backup power generator for three wells, and implementing a telemetry system for real-time monitoring of all four wells.	Backup Power; Redundant Water Supply/Backup Wells	Significant power outages lasting several days.

Attachment 1 Comprehensive List Drinking Water Projects								
Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Project Description	Project Type	Demonstrated Impact
1	City of Hawkinsville	37	4854	\$1,850,000	41	The City of Hawkinsville is applying for funding to drill a new drinking water supply well at their North Water Treatment Facility.	Redundant Water Supply; Backup Wells;	Northern portion of the city's system had extremely low pressures during the storm, requiring the city to rely on the south well to supply the entire city. Significant rainfall that led to flooding
3	City of Jasper	15	5289	\$15,000,000	24	This project proposes a regional water interconnection between EGCWSA, PickensCo., and Jasper, with 8 miles of 12-inch main and a booster pump, providing up to 2 MGD to Jasper, with costs shared among the three parties	Redundant Water Supply; Water Transmission & Distribution	Flooding from the storm threatened the city's raw water pump station, causing damage to the foundation.
1	City of Lakeland	31	2943	\$2,000,000	44	Rehabilitate Lakeland's Darsey Street Well by constructing a new chemical feed building, upgrading the well pump, rerouting piping, and extending 12" water main to restore disaster-damaged infrastructure and improve system resiliency.	Redundant Water Supply; Backup Power	The city lost power, cell phone service, landline service, and water and sewer for an extended period of time.
2	City of Lavonia (no. 45)	39	2165	\$10,500,000	43	Project includes installation of new water mains around I-85 corridor near the rest area, as well as within Brittany Harbor subdivisions to eliminate dead-end mains and add looping to the water distribution system.	Water Transmission & Distribution; Engineering & Design	Power outages led to disrupted water system operations.
2	City of Lavonia (no. 49)	38	2165	\$3,500,000	43	City of Lavonia wants to make water system improvements to increase redundancy and enhance resiliency. This work will include installing a new raw water intake structure, raw water booster pump station, and all related appurtenances.	Water conservation & efficiency, backup power/generator installation	Power outages led to disrupted water system operations.
2	City of Lavonia (no. 50)	47	2165	\$8,000,000	43	City of Lavonia wants to make water system improvements to increase redundancy and enhance resiliency to hurricanes and other emergency events. The improvements to the Water Treatment Plant are necessary to address undersized and aging components.	Plant Rehabilitation; Engineering & Design; Water Conservation & Efficiency	Power outages led to disrupted water system operations. Helene caused roof leaks at the treatment plant
1	City of Lyons	22	4217	\$3,100,875	36	This project replaces 18,200 LF of 6-inch Transite waterline with 10" PVC pipe and adds a system loop in the City of Lyons to reduce breakage, leaks, and asbestos risk while improving pressure, flow, resiliency, and water delivery during outages.	Water Conservation & efficiency	Water main breaks, significant water loss and customer outages.
1	City of Madison (no. 52)	20	5131	\$50,000	31	Asset Management Plan	Asset Management Plan	Heavy rainfalls stressed asbestos-cement water mains, leading to water main breaks and service disruptions
1	City of Madison (no. 53)	8	5131	\$3,300,000	31	Replacement of deteriorated, leaking, asbestos cement water lines with new mains, service lines, and other appurtenances	Water Conservation & efficiency	Heavy rainfalls stressed asbestos-cement water mains, leading to water main breaks and service disruptions
1	City of Nashville	29	4950	\$2,000,000	40	City wishes to install a new deep well with a VFD, generator & well house, generator on an existing well, generator on an existing water tower, & SCADA system to each well & tank. Each generator will be installed w/automatic switchover.	Protect Water Source/Intake	Uprooted trees caused a water main break and service interruptions. Well #5 was offline for 10 days and the only operational well had to be operated manually.
1	City of Pearson	54	1898	\$560,000	38	City of Pearson is in the process of planning to install emergency backup generators with transfer switch at each water supply well. Additionally, conduct a GIS Mapping of Water System to help with emergency response	Planning; Backup power	The entire city lost power during Helene, and could not supply water to their system.
1	City of Pembroke (no. 32)	42	2628	\$2,674,875	37	The proposed project involves the construction of a new well to replace the existing well, converting the existing one to a dedicated backup supply. Includes drilling, disinfection, and backup power for resilience (at new well and at existing well)	Water supply	Power outages during the storm caused the storage tank supply to deplete, causing pressure drops and impacting potential availability to firefighters
1	City of Pembroke (no. 33)	35	2628	\$3,779,343	37	The project proposes building a new 0.4 MG elevated water storage tank and replacing transmission mains. This critical project increases capacity, creates system redundancy, and improves resilience against growth, power outages, and future hurricanes	Water Transmission & Distribution; Water Storage	Power outages during the storm caused the storage tank supply to deplete, causing pressure drops and impacting potential availability to firefighters
1	City of Savannah (no. 23)	87	148808	\$200,000	19	The proposed project is a planning and feasibility effort to support long term relocation of the raw water intake for the City of Savannah from Abercorn Creek to a more northeasterly, inland, resilient location, likely located on the Savannah River	Design/Engineering	Storm-surge driven saltwater intrusion into the surface water intake station
1	City Of Sparta	22	1357	\$80,000	43	Preparation of a feasibility study and report on the viability of adding one filter unit to the water treatment plant and constructing an all-weather road from an existing paved road to the water withdrawal station at Lake Sinclair.	Asset Management Plan/Emergency Response Plan	The existing water plant was unable to keep up with demand due to power outages and telemetry issues. The water pump station was knocked offline for a period of time due to the road being washed out.
1	City of Tallulah Falls	24	273	\$965,000	35	The City proposes to construct a 50,000 Gallon Ground Storage Tank to provide resilience and redundancy to the water system	Water Transmission & Distribution; Water Storage	Significant power outages during Helene, which led to water shortages and water outages.

**Attachment 1  
Comprehensive List  
Drinking Water Projects**

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Project Description	Project Type	Demonstrated Impact
1	City of Thomson	35	6814	\$200,000	36	Preliminary engineering, SERP, and detailed engineering design for pretreatment and raw water intake improvements at the Big Creek Water Treatment Plant. Damaged and nonfunctional pretreatment equipment will be replaced with new, energy-efficient equipment at the Big Creek Water Treatment Plant. A raw water intake structure that is covered in silt and currently not operable will be modified to allow for use of the structure.	Engineering/Design	Widespread power outages, flooding, and damage to buildings throughout the city.
2	City of Toccoa (no. 14)	3	9173	\$1,500,000	24	Toccoa maintains Davidson Creek Lake and Lake Toccoa for raw water storage. The project would dredge the two lakes to restore full storage capacity. Excess sediment deposited in the lakes during Helene flooding has further reduced the capacity.	Water storage	Flooding rainfall, increased stormwater runoff that led to decreased capacity in the raw water storage lakes.
1	City of Valdosta	64	55667	\$16,100,000	20	This project proposes the installation of large-diameter pipeline interconnections at strategic locations, creating a robust, looped network that maintains water pressure and service during emergencies.	Redundant water supply; backup power/generators; floodproofing infrastructure	Pipeline failures and service interruptions due to uprooted trees and high winds.
1	City of Wadley	42	1576	\$7,019,250	46	This project includes a new water well to replace the existing one and serve as a backup. Includes a filtration system and a backup power generator (including existing well). A telemetry system for the three wells is included to improve resiliency.	Redundant water supply/backup wells; backup power/generators, Water Source	Only one well remained online during the storm, with only one backup generator, unable to serve the entire city. This led to prolonged water outages.
1	City of Washington	47	3700	\$30,000	40	Risk and Resilience Assessment and Emergency Response Plan Update and Revision to include evaluation of experience gained from Hurricane Helene impacts and response and updated assessment of extreme weather events and natural disasters	Planning/Alternatives analysis	Widespread flooding leading to disruptions to the water system including burst lines and roadway failures. A city-wide boil water advisory had to be put in place.
1	City of Washington (no. 29)	40	3700	\$50,000	40	Asset Management Plan	Redundant water supply; backup power/generators; Water Storage	Widespread flooding leading to disruptions to the water system including burst lines and roadway failures. A city-wide boil water advisory had to be put in place.
1	City of Washington (no. 30)	33	3700	\$70,000	40	Preliminary engineering/planning for replacement of deteriorated, leaking water lines to include investigations, testing, analyses to prioritize phased improvements, identification of funding sources, State Environmental Review Process	Risk/vulnerability assessment	Widespread flooding leading to disruptions to the water system including burst lines and roadway failures. A city-wide boil water advisory had to be put in place.
1	Effingham County	41	67265	\$36,450,000	24	Hurricane Helene caused power outages that disrupted drinking water operations. This project improves resilience through permanent backup generators, elevated storage, and emergency groundwater interconnections	Water source/intake; backup power/generators; drinking water treatment	Prolonged power outages that disrupted drinking water operations and required rented generators to provide power
1	Georgia Southern University	89	29633	\$390,000	39	This project will develop a Hurricane-Resilient Asset Management Plan for Georgia Southern Drinking Water System, evaluating hazards, asset conditions, vulnerabilities, and community priorities to guide capital improvements & hurricane preparedness.	Asset Management Plan	Widespread service disruptions, including loss of water service due to damage to facilities, and power outages.
1	Hancock County	17		\$6,800,000	47	Hancock County is proposing to extend a water line to the Adjacent Baldwin County System to provide a redundant water source for Hancock County and the City of Sparta	Interconnection	The system was knocked offline and struggled to maintain service during the storm
2	Hartford Water Authority	25	2651	\$2,500,000	N/A	The proposed project is a two-phase effort intended to address existing deficiencies in Hartford Water Authority's (HWA) watersystem while also establishing a redundant water supply through the purchase of water from a nearby public water system.	Redundant water supply/backup wells, engineering/design	Impacts are unclear; documentation of impacts not provided
3	Heard County Water Authority (HCWA)	43	11616	\$6,000,000	39	The raw water supply & distribution system need added resiliency through repairs to the low head dam, Centralhatchee & Hillabahatchee Creek Raw Water Pumping Stations, & upgrades to the interconnection with Coweta County WSA to provide redundancy.	Redundant water supply/backup wells; Water Transmission and Distribution	Significant rainfall, high winds, flooding, and power outages
1	Jackson County Water and Sewerage Authority	57	93825	\$19,659,000	18	Galilee Pump Station and Water Storage Tank	Additional supply and backup power	Complete
1	Kite Legacy Foundation	82	160	\$500,000	52	Hurricane Helene left Kite without water for 3 days and power for weeks. This project plans resilient upgrades to prevent future outages	Planning	Complete
1	Lincoln County	21	8049	\$400,000	38	Lincoln County proposes to install permanent standby generators at 6 county groundwater wells and at the water treatment plant. This will allow the wells to operate during power outages	Backup power/generators	The county's 6 groundwater wells and the water plant lost power for over a week. The city of Lincoln had to provide water to the county during this time.
1	Lumpkin County Water and Sewerage Authority	53	33931	\$8,425,000	34	The improvements consist of 1.0 million gallon ground storage tank, well development, driveway access and site improvements, approximately 8,300 LF of 12-inch and 1,500 LF of 8-inch ductile iron water and appurtenances	Redundant water supply/backup wells; Water Transmission and Distribution	Power outages at multiple county facilities leading to disruptions in service.

**Attachment 1  
Comprehensive List  
Drinking Water Projects**

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Project Description	Project Type	Demonstrated Impact
1	McIntosh County	36	11187	\$2,988,241.60	43	Eulonia Community deepwell relocation with backup permanent generator power	Water Transmission & Distribution; backup power/generators	Power outages and flooding around the existing well.
1	Nicholson Water Authority	38	1918	\$5,000,000	39	NWA wants to make water system improvements to increase redundancy and enhance resiliency to emergency events. Work includes developing well sources, installing a storage tank, back up generators, SCADA, replacing service meters, etc.	Redundant water supply/backup well; water storage; backup power/generators	Power outages that led to service disruptions.
1	Town of Alto (no. 46)	44	1011	\$190,000	34	Planning, geotechnical investigation, detailed design for SCADA for all wells/tanks and for new water storage tank. Preliminary engineering included for water line replacements. Funding applications, State Environmental Review Process	Alternatives analysis	County-wide power outages, town facilities lost power and access to facilities was impeded. Wells had to rely on generator power.
1	Town of Alto (no. 47)	17	1011	\$150,000	34	SCADA system for all wells and water storage tanks	SCADA installation	County-wide power outages, town facilities lost power and access to facilities was impeded. Wells had to rely on generator power.
1	Town of Alto (no. 48)	16	1011	\$2,200,000	34	Elevated water tank storage	Water Storage	County-wide power outages, town facilities lost power and access to facilities was impeded. Wells had to rely on generator power.
1	Town of Funston	45	411	\$2,200,000	30	The project is installing a new elevated storage tank. The town will also develop a GIS mapping system of its existing water system. A generator is also needed for power outages. SCADA will be installed at the tank for communication.	Water Storage; backup power/generator installation	The town lost power and the well did not have emergency power, leading to decreased system pressure and service interruptions.
1	Town of Mitchell	23	153	\$90,000	N/A	Generator for largest well to supply water to the town in a power outage	Backup power/generators	The system could not supply water to the residents of the town once power was lost during Helene.
1	Town of Shady Dale	38	296	\$200,000	N/A	Water System Evaluation to catalog the components of the existing system and identify the most effective alternatives to increase the overall resiliency and redundancy of the system.	Asset Management Plan/Capital Improvement Plan	The town lost power and the water system did not have adequate backup power.
1	Town of Sumner	44	445	\$1,040,000	44	This project would install insertion valves throughout the water distribution system and an emergency backup generator at the supply well.	Water conservation and efficiency, backup power/generators	The town's water supply well was knocked offline as it does not have a backup generator.
<b>TOTAL</b>				<b>\$457,102,710</b>				

**Attachment 2 – Project Priority/Outcomes List and Est. Disbursement/Milestone Schedule**

**Attachment 2  
Fundable List  
Drinking Water Projects**

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Project Type
1	Georgia Southern University	89	29633	\$390,000	39	\$195,000.0	0.00%	20 years	This project will develop a Hurricane-Resilient Asset Management Plan for Georgia Southern Drinking Water System, evaluating hazards, asset conditions, vulnerabilities, and community priorities to guide capital improvements & hurricane preparedness.	Development of an Asset Management Plan
1	City of Savannah (no. 23)	87	148808	\$200,000	19	\$100,000.0	0.00%	20 years	The proposed project is planning and feasibility effort to support long term relocation of the raw water intake for the City of Savannah from Abercorn Creek to a more northeasterly, inland, resilient location, likely located on the Savannah River	Relocation of equipment into a less flood-prone area.
1	Kite Legacy Foundation	82	160	\$500,000	52	\$250,000.0	0.00%	20 years	Hurricane Helene left Kite without water for 3 days and power for weeks. This project plans resilient upgrades to prevent future outages	Flood-proofing equipment, backup power
1	City of Valdosta	64	55667	\$16,100,000	20	\$8,050,000.0	0.00%	20 years	This project proposes the installation of large-diameter pipeline interconnections at strategic locations, creating a robust, looped network that maintains water pressure and service during emergencies.	Redundancy and interconnections to maintain service when lines suffer failures
1	Jackson County Water and Sewerage Authority	57	93825	\$19,659,000	18	\$9,829,500.0	0.00%	20 years	Galilee Pump Station and Water Storage Tank	Project adds standby storage in a new tank, backup power, and a redundant water supply
1	City of Pearson	54	1898	\$560,000	38	\$280,000.0	0.00%	20 years	City of Pearson is in the process of planning to install emergency backup generators with transfer switch at each water supply well. Additionally, conduct a GIS Mapping of Water System to help with emergency response	Planning; Backup power
1	Lumpkin County Water and Sewerage Authority	53	33931	\$8,425,000	34	\$4,212,500.0	0.00%	20 years	The improvements consist of 1.0 million gallon ground storage tank, well development, driveway access and site improvements, approximately 8,300 LF of 12-inch and 1,500 LF of 8-inch ductile iron water and appurtenances	Redundant water supply/backup wells; Water Transmission and Distribution
1	Bryan County BOC	52	51105	\$5,500,000	26	\$2,750,000.0	0.00%	20 years	Bryan is designing a water treatment facility to add a second supply for County's southend: new Miocene well, 300,000-gal tank, high-service pumps, disinfection, and backup generator. Two pumps add redundancy, 75% designed; finish & permit early 2026	Water Supply; Backup Power Generator
1	City of Elberton	49	4760	\$15,000,000	34	\$7,500,000.0	0.00%	20 years	City of Elberton wants to make water system improvements to increase redundancy and enhance resiliency to emergency events. This project will increase WTP capacity from 3 to 4 mgd and add an interconnection to the City of Bowman water system.	Redundant Water Supply; Backup wells; Water Source
1	City of Washington	47	3700	\$30,000	40	\$15,000.0	0.00%	20 years	Risk and Resilience Assessment and Emergency Response Plan Update and Revision to include evaluation of experience gained from Hurricane Helene impacts and response and updated assessment of extreme weather events and natural disasters	Planning/Alternatives analysis
1	Town of Funston	45	411	\$2,200,000	30	\$1,100,000.0	0.00%	20 years	The project is installing a new elevated storage tank. The town will also develop a GIS mapping system of its existing water system. A generator is also needed for power outages. SCADA will be installed at the tank for communication.	Water Storage; backup power/generator installation
1	Town of Alto (no. 46)	44	1011	\$190,000	34	\$95,000.0	0.00%	20 years	Planning, geotechnical investigation, detailed design for SCADA for all wells/tanks and former water storage tank. Preliminary engineering included for water line replacements. Funding applications, State Environmental Review Process	Alternatives analysis
1	Town of Sumner	44	445	\$1,040,000	44	\$520,000.0	0.00%	20 years	This project would install insertion valves throughout the water distribution system and an emergency backup generator at the supply well.	Water conservation and efficiency, backup power/generators
1	City of Arcade	42	2021	\$5,000,000	24	\$2,500,000.0	0.00%	20 years	The overall scope includes adding water supply, water mains, booster pump station, storage, and other miscellaneous work. This will provide interconnections to nearby systems.	Redundant Water Supply; Backup power generators; Water Storage
1	City of Folkston	42	4609	\$2,596,125	41	\$1,298,062.5	0.00%	20 years	This project enhances water supply and system resilience by adding a new well with a disinfection system, installing a permanent backup power generator for three wells, and implementing a telemetry system for real-time monitoring of all four wells.	Backup Power; Redundant Water Supply/Backup Wells
1	City of Pembroke (no. 32)	42	2628	\$2,674,875	37	\$1,337,437.5	0.00%	20 years	The proposed project involves the construction of a new well to replace the existing well, converting the existing one to a dedicated backup supply. Includes drilling, disinfection, and backup power for resilience (at new well and at existing well)	Water supply
1	City of Wadley	42	1576	\$7,019,250	46	\$3,509,625.0	0.00%	20 years	This project includes a new water well to replace the existing one and serve as a backup. Includes a filtration system and a backup power generator (including existing well). A telemetry system for the three wells is included to improve resiliency.	Redundant water supply/backup wells; backup power/generators, Water Source

**Attachment 2  
Fundable List  
Drinking Water Projects**

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Project Type
1	Effingham County	41	67265	\$20,000,000	24	\$10,000,000.0	0.00%	20 years	Hurricane Helene caused power outages that disrupted drinking water operations. This project improves resilience through permanent backup generators, elevated storage, and emergency groundwater interconnections	Water source/intake; backup power/generators; drinking water treatment
1	City of Washington (no. 29)	40	3700	\$50,000	40	\$25,000.0	0.00%	20 years	Asset Management Plan	Redundant water supply; backup power/generators; Water Storage
1	Augusta-Richmond County (no. 20)	39	201737	\$7,000,000	22	\$3,500,000.0	0.00%	20 years	Will reconstruct vulnerable sections of the Augusta Canal embankment to prevent seepage and failure after Helene damage. This storm-resilient upgrade protects 70% of the city's source water, ensuring long-term reliability and public safety.	Protect Water Source/Intake
1	Augusta-Richmond County (no. 22)	39	201737	\$6,000,000	22	\$3,000,000.0	0.00%	20 years	Repairs and upgrades to Bulkhead Gate at Augusta Canal to restore flood-control reliability after Helene debris damage. These critical fixes ensure canal operations, hydropower pumping, and uninterrupted drinking water supply for 70% of Augusta.	Water Source/Intake
1	Nicholson Water Authority	38	1918	\$5,000,000	39	\$2,500,000.0	0.00%	20 years	NWA wants to make water system improvements to increase redundancy and enhance resiliency to emergency events. Work includes developing well sources, installing a storage tank backup generators, SCADA, replacing service meters, etc.	Redundant water supply/backup well; water storage; backup power/generators
1	Town of Shady Dale	38	296	\$200,000	N/A	\$100,000.0	0.00%	20 years	Water System Evaluation to catalog the components of the existing system and identify the most effective alternatives to increase the overall resiliency and redundancy of the system.	Asset Management Plan/Capital Improvement Plan
1	City of Hawkinsville	37	4854	\$1,850,000	41	\$925,000.0	0.00%	20 years	The City of Hawkinsville is applying for funding to drill a new drinking water supply well at their North Water Treatment Facility.	Redundant Water Supply; Backup Wells;
1	McIntosh County	36	11187	\$2,988,241.60	43	\$1,494,120.8	0.00%	20 years	Eulonia Community deepwell relocation with backup permanent generator power	Water Transmission & Distribution; backup power/generators
1	City of Pembroke (no. 33)	35	2628	\$3,779,343	37	\$1,889,671.5	0.00%	20 years	The project proposes building a new 0.4 MG elevated water storage tank and replacing transmission mains. This critical project increases capacity, creates system redundancy, and improves resilience against growth, power outages, and future hurricanes	Water Transmission & Distribution; Water Storage
1	City of Thomson	35	6814	\$200,000	36	\$100,000.0	0.00%	20 years	Preliminary engineering SERP, and detailed engineering design for pretreatment and raw water intake improvements at the Big Creek Water Treatment Plant. Damaged and nonfunctional pretreatment equipment will be replaced with new, energy-efficient equipment at the Big Creek Water Treatment Plant. A raw water intake structure that is covered in silt and currently not operable will be modified to allow for use of the structure.	Engineering/Design
1	City of Alma	33	3362	\$8,125,000	37	\$4,062,500.0	0.00%	20 years	A 500,000-gallon elevated water tank, a new deep well, and approximately 11,500 ft. of 12" water main will be installed to improve water service resiliency and redundancy in the City of Alma.	Drinking Water Treatment; Water Transmission and Distribution
1	City of Washington (no. 30)	33	3700	\$70,000	40	\$35,000.0	0.00%	20 years	Preliminary engineering/planning for replacement of deteriorated, leaking water lines to include investigations, testing, analyses to prioritize phased improvements, identification of funding sources State Environmental Review Process	Risk/vulnerability assessment
1	City of Lakeland	31	2943	\$2,000,000	44	\$1,000,000.0	0.00%	20 years	Rehabilitate Lakeland's Darsey Street Well by constructing a new chemical feed building, upgrading the well pump, rerouting piping, and extending 12" water main to restore disaster-damaged infrastructure and improve system resiliency.	Redundant Water Supply; Backup Power
1	City of Nashville	29	4950	\$2,000,000	40	\$1,000,000.0	0.00%	20 years	City wishes to install a new deep well with a VFD, generator & well house, generator on an existing well, generator on an existing water tower, & SCADA system to each well & tank. Each generator will be installed w/automatic switchover.	Protect Water Source/Intake
1	Augusta-Richmond County (no. 18)	25	201737	\$12,000,000	22	\$6,000,000.0	0.00%	20 years	This project installs a new 24-inch water main along Tobacco Road to boost transmission capacity near Faircrest Tank, ensuring reliable flow, faster tank recovery, and resilient water service for critical facilities during storms and emergencies.	Water Transmission & Distribution
1	City of Tallulah Falls	24	273	\$965,000	35	\$482,500.0	0.00%	20 years	The City proposes to construct a 50,000 Gallon Ground Storage Tank to provide resilience and redundancy to the water system	Water Transmission & Distribution; Water Storage
1	Town of Mitchell	23	153	\$90,000	N/A	\$45,000.0	0.00%	20 years	Generator for largest well to supply water to the town in a power outage	Backup power/generators
1	City of Lyons	22	4217	\$3,100,875	36	\$1,550,437.5	0.00%	20 years	This project replaces 18,200 LF of 6-inch Transit waterline with 10" PVC pipe and adds a system loop in the City of Lyons to reduce breakage, leaks, and asbestos risk while improving pressure, flow, resiliency, and water delivery during outages.	Water Conservation & efficiency

Attachment 2  
Fundable List  
Drinking Water Projects

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Project Type
1	City Of Sparta	22	1357	\$80,000	43	\$40,000.0	0.00%	20 years	Preparation of a feasibility study and report on the viability of adding one filter unit to the water treatment plant and constructing an all-weather road from an existing paved road to the water withdrawal station at Lake Sinclair.	Asset Management Plan/Emergency Response Plan
1	Lincoln County	21	8049	\$400,000	38	\$200,000.0	0.00%	20 years	Lincoln County proposes to install permanent standby generators at 6 county groundwater wells and at the water treatment plant. This will allow the wells to operate during power outages	Backup power/generators
1	City of Madison (no. 52)	20	5131	\$50,000	31	\$25,000.0	0.00%	20 years	Asset Management Plan	Asset Management Plan
1	Augusta-Richmond County (no. 19)	18	201737	\$13,970,000	22	\$6,985,000.0	0.00%	20 years	Install 12,700 feet of 24-inch water main along Doug Barnard Pkwy to add a high-capacity, redundant feed for downtown. This project boosts resilience, supports Max Hicks WTP, and ensures reliable service for hospitals and critical facilities	Water Transmission & Distribution
1	Hancock County	17		\$6,800,000	47	\$3,400,000.0	0.00%	20 years	Hancock County is proposing to extend a water line to the Adjacent Baldwin County System to provide a redundant water source for Hancock County and the City of Sparta	Interconnection
1	Town of Alto (no. 47)	17	1011	\$150,000	34	\$75,000.0	0.00%	20 years	SCADA system for all wells and water storagetanks	SCADA installation
1	Town of Alto (no. 48)	16	1011	\$2,200,000	34	\$1,100,000.0	0.00%	20 years	Elevated water tank storage	Water Storage
1	City of Dillard	9		\$370,000	40	\$185,000.0	0.00%	20 years	The proposed project would extend the City's water distribution system 2,500 linear feet and provide potable water to the citizens and businesses on the south side of the community.	Water Transmission & Distribution
1	City of Madison (no. 53)	8	5131	\$3,300,000	31	\$1,650,000.0	0.00%	20 years	Replacement of deteriorated, leaking, asbestos cement water lines with new mains, service lines, and other appurtenances	Water Conservation & efficiency
2	City of Lavonia (no. 50)	47	2165	\$8,000,000	43	\$4,000,000.0	0.00%	20 years	City of Lavonia wants to make water system improvements to increase redundancy and enhance resiliency to hurricanes and other emergency events. The improvements to the Water Treatment Plant are necessary to address undersized and aging components.	Plant Rehabilitation; Engineering & Design; Water Conservation & Efficiency
2	City of Lavonia (no. 45)	39	2165	\$10,500,000	43	\$5,250,000.0	0.00%	20 years	Project includes installation of new water mains around I-85 corridor near the rest area, as well as within Brittany Harbor subdivisions to eliminate dead-end mains and add looping to the water distribution system.	Water Transmission & Distribution; Engineering & Design
2	City of Lavonia (no. 49)	38	2165	\$3,500,000	43	\$1,750,000.0	0.00%	20 years	City of Lavonia wants to make water system improvements to increase redundancy and enhance resiliency. This work will include installing a new raw water intake structure, raw water booster pump station, and all related appurtenances.	Water conservation & efficiency, backup power/generator installation
2	City of Alapaha	31	481	\$1,500,000	45	\$750,000.0	0.00%	20 years	City wishes to install a new deepwell with a VFD, generator & well house, generator on an existing well, & SCADA system to each well & tank. Each generator will be installed w/automatic switchover.	Redundant Water Supply, Water Transmission & Distribution, Backup Power Generators
2	Hartford Water Authority	25	2651	\$2,500,000	N/A	\$1,250,000.0	0.00%	20 years	The proposed project is a two-phase effort intended to address existing deficiencies in Hartford Water Authority's (HWA) watersystem while also establishing a redundant water supply through the purchase of water from a nearby public water system.	Redundant water supply/backup wells, engineering/design
2	City of Toccoa (no. 14)	3	9173	\$1,500,000	24	\$750,000.0	0.00%	20 years	Toccoa maintains Davidson Creek Lake and Lake Toccoa for raw water storage. The project would dredge the two lakes to restore full storage capacity. Excess sediment deposited in the lakes during Helene flooding has further reduced the capacity.	Water storage
3	Heard County Water Authority (HCWA)	43	11616	\$6,000,000	39	\$3,000,000.0	0.00%	20 years	The raw water supply & distribution system need added resiliency through repairs to the low head dam, Centralhatchee & Hillabahatchee Creek Raw Water Pumping Stations, & upgrades to the interconnection with Coweta County WSA to provide redundancy.	Redundant water supply/backup wells; Water Transmission and Distribution
3	Athens-Clarke County (no. 58)	25	128700	\$20,000,000	17	\$10,000,000.0	0.00%	20 years	Construct a raw water intake pump station on the Middle Oconee River. Construct a 4.7-mile raw water supply line to fill the Rock Hill Quarry. Construct a pump station at the Rock Hill Quarry that will pump raw water back to the Beacham WTP.	Water supply
3	Athens-Clarke County (no. 59)	17	128700	\$1,800,000	17	\$900,000.0	0.00%	20 years	Project will update controls at 8 remote sites and replace obsolete hardware. Project will update technology to improve remote access and improve cybersecurity protection. This project will allow real time continuous access to operations and control	cybersecurity
3	City of Jasper	15	5289	\$15,000,000	24	\$7,500,000.0	0.00%	20 years	This project proposes a regional water interconnection between EGCWSA, PickensCo., and Jasper, with 8 miles of 12-inch main and a booster pump, providing up to 2 MGD to Jasper, with costs shared among the three parties	Redundant Water Supply; Water Transmission & Distribution

Attachment 2  
Fundable List  
Drinking Water Projects

Tier	Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	Project Description	Project Type
3	Athens-Clarke County (no. 56)	10	128700	\$3,300,000	17	\$1,650,000.0	0.00%	20 years	Project will replace equipment at the Middle Oconee River pumpstation. This equipment has reached the end of its useful life faster than anticipated due to the high levels of sand and sediment buildup at the intake structure due to storm events.	Pump Station Improvements
3	Athens-Clarke County (no. 60)	3	128700	\$3,300,000	17	\$1,650,000.0	0.00%	20 years	Replace pump station equipment with more modern equipment that is better equipped to handle the high silt & sediment in the raw water. Equipment will be selected that will lengthen the life of the pump station & better handle the high silt conditions	Pump Station Improvements; Water Transmission & Distribution
<b>TOTAL</b>				<b>\$266,722,710</b>		<b>\$133,361,354.8</b>				

**Attachment 3 - ASAP DWSRF Payment Schedule**

Attachment 3 ASAP Payment Schedule/Timeline Drinking Water State Revolving Fund			
Payment No.	Federal Fiscal Year		Amount (\$)
	Quarter	Date	
1	2nd	1/2026 - 3/2026	\$0
2	3rd	4/2026 - 6/2026	\$359,487,000
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
<b>TOTAL</b>			<b>\$359,487,000</b>

## Attachment 4 - Estimated Sources and Uses

To be completed.

<b>Attachment 4</b> <b>Drinking Water State Revolving Fund (DWSRF) Sources and Uses</b> <b>Administered by GEFA</b> <b>State Fiscal Year July 1, 2025 - June 30, 2026</b>			
<b>Sources &amp; Uses</b>	<b>Federal Contribution</b>	<b>State Contribution</b>	<b>DWSRF Fund</b>
<b>Funding Sources</b>			
Loan Repayments (P&I)	\$0	\$0	\$0
Investment Income	\$0	\$0	\$0
Banked Set Asides	\$0	\$0	\$0
SA-HMW Cap Grant	\$0	\$0	\$0
Other	\$0	\$0	\$0
<b>Total Funding Sources</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Funding Uses</b>			
Project Disbursements	\$0	\$0	\$0
Set Aside Spending	\$0	\$0	\$0
FFY 2025 Administration	\$0	\$0	\$0
<b>Total Uses</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

\* Banked setasides represent amounts from the prior years' grants that will be available for spending on a first-in, first-out approach.

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

## Attachment 5 – HRF DWSRF Set-Aside Work Plan

The Safe Drinking Water Act (SDWA) Amendments of 1996 include a section authorizing states to provide funding for certain non-project activities called set-asides. States are required to describe, in their Intended Use Plans (IUP) the amount of funds that they will use for these activities. If a state does not expend all its set-asides, the state may transfer the monies to the DWSRF project account.

### 4 Percent Administration

GEFA intends to use \$5,000,000 of the supplemental capitalization grant (SA-HMW) for administrative purposes. Based on the SA-HMW allotment of \$359,487,000, GEFA may use up to \$14,379,480 (4 percent) for administrative support to manage and operate the HRF program under the DWSRF. The table below displays how \$5,000,000 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 DWSRF project fund after notifying EPA Region 4.

<b>Set-Aside Activity</b>	<b>Activity</b>	<b>Cost</b>	<b>Comments</b>
DWSRF Administration	Activities include project reviews and approvals; planning; project development; information tracking; information gathering and development of the National Needs Survey; project ranking; issuing Notices of No Significant Impact (NONSI) and Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; assistance with the National Information Management System (NIMS); and administration of EPD's set-aside activities all programmatic, financial, and legal aspects of making loans with DWSRF funds.	EPD Contract: \$TBD  GEFA administration/ contracts: \$TBD	None.
	<b>Total</b>	<b>\$5,000,000</b>	

## 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 DWSRF Projects

### Georgia Environmental Finance Authority Helene Resilience Funding - Drinking Water State Revolving Fund Call for Projects Project Scoring Criteria

Projects will be rated in five categories to determine eligibility and selection for funding for the Helene Resilience Funding (HRF) Drinking Water SRF (DWSRF) program.

#### HRF DWSRF Scoring System Categories (maximum 100 points)

1. System Resilience (maximum points available: 35)
2. Priority Project Types (maximum points available: 24)
3. Priority Planning Elements (maximum points available: 10)
4. Readiness To Proceed (maximum points available: 20)
5. Priority Applicant Status (maximum points available: 11)

#### HRF DWSRF Scoring System – Detailed Breakdown

##### **System Resilience** (only one may be selected)

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Proposed project relocates critical system infrastructure out of high-risk flood area, e.g., FEMA zones A, AE, AH, or AO, to <b>low-risk</b> risk flood area (outside the 500-year flood plain) or achieves a similar level of protection by permanently hardening or flood-proofing critical infrastructure, e.g., elevating pumps and electrical equipment or erecting dikes / levees around facilities	7 pts
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Proposed project relocates critical system infrastructure out of high-risk flood area, e.g., FEMA zones A, AE, AH, or AO, to <b>moderate-risk</b> flood area (area between the 100-year and 500-year flood plain) or achieves a similar level of protection by permanently hardening or flood-proofing critical infrastructure, e.g., elevating pumps and electrical equipment or erecting dikes / levees around facilities	3 pts
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##### **System Resilience** (select all that apply)

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Proposed project creates permanent storm-resistant redundancy in critical system, e.g., installing backup well(s) with backup power systems, interconnections, installing permanent back-up generators at pump stations	7 pts
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Proposed project reduces system vulnerability to power outages by improving energy efficiency of equipment or systems and/or implementing power flexibility and resiliency measures	7 pts
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Proposed project directly enhances ability to restore water service after disruption, such as the installation or rehabilitation of valves and SCADA equipment	7 pts
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Communications: Proposed project will enhance utility's ability to communicate and maintain functionality and integrity of internet-based operations and during extended power outages and/or natural disasters that disrupt traditional internet and phone access.	7 pts
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**Priority Project Types** (select all that apply)

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Innovation: Applicant proposes a project that uses an innovative approach. i.e., an approach that is new to GEFA, new to the community, new to the state, or rarely used in this manner or in this field, to improving the resilience of drinking water systems	8 pts
Conservation: Proposed project enhances utility system's resilience through water efficiency and conservation, and/or energy production and conservation (consistent with GEFA's Financing Conservation Projects)	8 pts
Regional Significance: Projects that involve collaboration between at least two cities, counties, or other eligible borrowers	8 pts

**Priority Planning Elements** (select all that apply)

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The proposed project is consistent with the project owner's EPA-verified risk and resilience assessment	5 pts
Project entails your utility implementing a risk and resilience or an emergency response / emergency operations plan that your system did not previously have in place	5 pts

**Readiness to Proceed** (only one option may be selected)

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Design-, planning-, and/or engineering-only project	20 pts
SERP approved – Georgia Environmental Protection Division (EPD) published a final approval letter after public comment	15 pts
SERP issued - Categorical Exclusion or Notice of No Significant Impact determination published in a letter from EPD	10 pts
Technical Review (Plans and Specs) completed and SERP approved by EPD	20 pts
Technical Review (Plans and Specs) approved by EPD	15 pts

**Priority Applicant Status** (select all that apply)

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First-time borrower (outside of lead service line inventory funding)	3 pts
WaterFirst Community	3 pts
PlanFirst Community	3 pts
Small utility serving fewer than 3,300 customers	2 pts

**Attachment 8 – HRF IUPs: Public Meeting Summary**

To be completed.

## Attachment 9 - Loan Program Policies



### Georgia Environmental Finance Authority

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#### 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](http://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.