2025
Intended Use Plan
Base and Supplemental
Clean Water
State Revolving Fund

Prepared by the
Georgia Environmental Finance Authority

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2025 Intended Use Plan
Georgia Environmental Finance Authority
Base and Supplemental Clean Water State Revolving Fund

Table of Contents

Contents Page

Part I - Section 606 Requirements

Part II - Attachments

Base and Supplemental Clean Water State Revolving Fund
Intended Use Plan
2025

Introduction

Section 606(c) of the Water Quality Act of 1987 requires each state to annually prepare an Intended Use Plan (IUP) identifying the use of funds from the Clean Water State Revolving Fund (CWSRF). It also requires capitalization grant recipients to describe how they will support the goals of the CWSRF. This IUP outlines Georgia's proposed uses of the FY2025 Base CWSRF allotment of $26,824,000 and the FY2025 Supplemental CWSRF allotment of $41,651,000.

The Georgia Environmental Finance Authority (GEFA) was created by the Georgia General Assembly in 1985 as the successor agency to the Georgia Development Authority Environmental Facilities Program. GEFA serves as the central state agency for assisting local governments in financing the construction, extension, rehabilitation and replacement, and securitization of public works facilities. The GEFA board of directors consists of three ex-officio members and eight members appointed by the governor. Under an interagency agreement, the Georgia Environmental Protection Division (EPD) provides professional services to administer the CWSRF. These services include, but are not limited to:

- Project reviews and approvals,
- Planning and project development,
- Information tracking,
- Updating files,
- Information gathering and development of National Needs Survey,
- Issuing and approving Notices of No Significant Impacts (NONSI) and Categorical Exclusions (CE),
- Assistance with the National Information Management System (NIMS), and
- The Clean Water Benefits Reporting (CBR) database.

CWSRF Project Solicitation Process

Developing the CWSRF comprehensive list involves an online pre-application process where all communities requesting funding provide project-related information.

- Project solicitation process began on January 2, 2025 and was open through March 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.
- Solicitation for new projects was announced on GEFA's website.
- GEFA made available project solicitation packets containing detailed information about financing terms, available funding, and the scoring system for project prioritization.
- An online pre-application form was made available on the GEFA website.
- GEFA used the pre-application information to score and rank all submitted projects.
- Sixty-two clean water projects were submitted with a total need of $636,697,014. The required subsidy amount that will be awarded for base is $2,682,400 which is 10 percent of the capitalization grant amount. The required subsidy amount that will be awarded for supplemental is

$20,408,990 which is 49 percent of the capitalization grant amount. CWSRF comprehensive list includes all clean water projects in descending order based upon project score.

CWSRF Comprehensive List

The CWSRF comprehensive list (Attachment 1) includes clean water projects submitted during the pre-application solicitation period. The comprehensive list is comprised of:

- Community
- Project score
- Population
- Total project cost
- Affordability Score
- Principal forgiveness eligibility
- NPDES Permit Number
- Project description

The GEFA board of directors reserves the right to fund lower priority projects over higher priority projects if, in the opinion of GEFA, a higher priority project has not taken the necessary steps to prepare for funding and initiation of construction (i.e., GEFA has not received a complete and approvable financial application, the project is not ready to proceed, or the community withdraws its project from consideration). Additionally, if a qualified project becomes viable within the funding year, GEFA may amend its comprehensive list. To accommodate those communities that decide to participate in the CWSRF after the capitalization grant has been awarded, GEFA will hold quarterly meetings to include any new projects on the comprehensive list. This same process of public review and comment will be followed for any substantive change in the priority of the CWSRF. Public Law 112-74 states that not less than 10 percent of the CWSRF capitalization grant funds shall be used for the Green Project Reserve (GPR). These projects are identified in Attachment 1 in the energy projects and water conservation columns in the table. The proposed equivalency projects are city of Gainesville and Forsyth County Board of Commissioners.

CWSRF Fundable List and Estimated Disbursement Schedule

The CWSRF fundable project list with an estimated disbursement schedule is in Attachment 2. The fundable list contains projects GEFA has identified as ready to move forward, which can be seen in the score column in Attachment 1.

Projects on the fundable list are projected to draw down the 2025 base and supplemental grant funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2025 CWSRF payment schedule located in Attachment 3, which indicates the timeframe for requesting the CWSRF capitalization grant allotment from U.S. Environmental Protection Agency's (EPA) Automated Standard Application for Payments (ASAP) System. Some of the projects listed on the disbursement schedule are one phase of a larger project and some of the projects may have a construction schedule longer than the eight quarters identified in the CWSRF payment schedule.

The CWSRF assistance includes loan financing and any identified principal forgiveness as outlined in the applicable appropriations language. Assistance will also be provided to municipalities, water/sewer

authorities, and any other entity created by the Georgia legislature and non-governmental organizations (NGO) for the purpose of land conservation loans. Below are examples of eligible activities. For a more comprehensive list of eligible projects please refer to the Overview of Clean Water State Revolving Fund Eligibilities document:

- Construction, expansion, and improvements to publicly-owned wastewater treatment facilities,
- Implementation of a non-point source pollution control projects,
- Installation of solar arrays at wastewater treatment facilities, and
- Purchase of land within Georgia resulting in the improvement of water quality.

All borrowers must designate a repayment source(s) for each loan agreement signed with GEFA. All projects must be designed to meet current National Pollutant Discharge Elimination System (NPDES) permit limits and all other requirements needed to maintain water quality standards. All construction projects will meet the requirements of the Federal Water Pollution Control Act (FWPCA) with respect to Davis-Bacon requirements in section 513 and American Iron and Steel (AIS) requirements in section 608.

Projects not submitted through the project solicitation period can be added to the priority list by holding a public meeting.

Terms and Conditions of Financing

Standard CWSRF Financing Terms

GEFA's benchmark interest rate is the true interest cost (to the nearest hundredth of one percent) received by the state on its competitively-bid, general obligation bond issue. GEFA currently offers CWSRF loans to local governments and authorities at an interest rate of 10 basis points (0.10 percent) below the benchmark rate.

CWSRF loans are available with terms as short as five years and not exceeding 30 years or the useful life of the project.

GEFA charges a one-time origination fee. GEFA calculates the fee based on the total CWSRF financing provided for the project. The origination fee is charged on each commitment when the contract is executed and paid in the second month following contract execution. GEFA deposits origination fees into a separate non-project account. The fees are used for programs that meet the water quality goals of the clean water state revolving fund. Program income generated from direct capitalization grant funds, and non-program income generated from repayment funds, will be collected and accounted for separately.

CWSRF Conservation Financing Terms

CWSRF-eligible conservation projects receive an interest rate reduction.

The following types of water conservation projects are eligible:

- Installing or retrofitting water efficient devices, such as plumbing fixtures and appliances;
- Incentive programs to conserve water, such as rebates for water efficient fixtures;
- Inflow and infiltration correction;

- Installing water meters in previously unmetered areas;
- Replacing broken/malfunctioning water meters or upgrading existing water meters;
- Recycling and reuse projects that replace potable sources with non-potable sources; and
- Projects that eliminate septic tanks.

The following types of energy production and energy conservation projects are eligible:

- Energy production projects at a publicly-owned treatment facility via wind, solar, geothermal, or biogas combined heat and power projects;
- Inflow and infiltration projects that reduce power consumption;
- Projects that replace pumps and motors to reduce power consumption;
- Projects that eliminate pumps and pumping stations; and
- Projects that install energy efficient treatment equipment or processes.

The following types of land conservation projects are eligible:

- Water quality protection for rivers, streams, and lakes;
- Flood protection;
- Wetlands protection;
- Green infrastructure including bioswales, restoration of tree canopy, and green roofs;
- Reduction of erosion through protection of steep slopes, erodible soils, and stream banks;
- Protection of riparian buffers and other areas that serve as natural habitat and corridors for native plant and animal species;
- Protection of prime agricultural and forestry lands;
- Protection of cultural sites, heritage corridors, archaeological and historic resources;
- Scenic protection;
- Provision of passive recreation; and
- Connection of existing or planned areas contributing to the aforementioned goals.

Principal Forgiveness

The terms and conditions of the grant award allow subsidy in the form of principal forgiveness (PF) to borrowers of the CWSRF loan program. GEFA can provide up to 30 percent of base capitalization grant as additional subsidization. GEFA must use exactly 49 percent of the supplemental capitalization grant as additional subsidization. Both the project score and the affordability score will be considered. All applicants are evaluated on affordability.

GEFA uses a tool for evaluating and scoring communities to determine PF eligibility. For each criterion, a borrower will be categorized into one of four percentiles - 25 percent, 50 percent, 75 percent, or 100 percent. A score of one through four is given for each criterion, based on the percentile. A maximum of 55 points is possible. If a community has multiple projects on the CWSRF comprehensive list, only one project can receive PF. The affordability score for each applicant can be found in Attachment 1 and the ten criteria are listed in Attachment 6.

The Georgia Environmental Finance Authority (GEFA) will be allocating PF based on three criteria.

1. The community's affordability score.
2. The Project Score, which is determined by health compliance needs and benefits.

3. The community's financial position, which will be determined by an initial underwriting of the proposed loan amount to evaluate how much debt your community can maintain.

Following the evaluation of these items GEFA will reach out to the community with the PF offer. GEFA will go down the list (Attachment 1) until the PF amount has been expended. The first round of communities to receive this evaluation are listed as primary in the table and the next round of communities (based on PF remaining) are listed as alternate. GEFA will ensure the required PF is awarded in accordance with terms set forth in the capitalization grant award.

Four Percent Administration

GEFA intends to use repayment dollars in the amount of $2,739,000 for administrative purposes which is based on the supplemental FY2025 allotment of $41,651,000 and the base FY2025 allotment of $26,824,000. A detailed account of the costs associated with the administration of the CWSRF are found in Attachment 5.

Criteria and Method for Distribution of Funds

Attachment 6 explains Georgia's criteria and method used to score and distribute funds for CWSRF projects. Only those cities and counties that have been designated as a "Qualified Local Government" and are in compliance with O.C.G.A. Section 36-70-20 and appear on the comprehensive list may receive a CWSRF loan commitment. Lastly, only those communities that are in compliance with plumbing code standards as codified in O.C.G.A. Section 12-5-4 will be eligible for financing through GEFA. Eligible project costs include planning, design, engineering, construction, and in some limited cases, land acquisition costs attributed to the project. No loan will be executed until environmental approval has been issued and financial requirements have been met. The GEFA board meets quarterly and will enter into binding commitments with borrowers after board approval.

SRF Provisions of the Infrastructure Investment and Jobs Act (IIJA) Implementation

IIJA was signed into law on November 15, 2021. The law authorizes $1.2 trillion for transportation and infrastructure spending with $550 billion of that figure going toward "new" investments and programs. Below are the new GEFA programs implemented by IIJA:

- CWSRF Supplemental
- DWSRF Supplemental
- CWSRF Emerging Contaminants
- DWSRF Emerging Contaminants
- DWSRF Lead Service Line Replacement

Build America, Buy America Act (BABA)

Congress passed BABA, which establishes strong and permanent domestic sourcing requirements across all federal financial assistance programs. BABA, which is a component of the Infrastructure and Jobs Act (IIJA), requires federal agencies to ensure that "none of the funds made available for a Federal financial assistance program for infrastructure, including each deficient program, may be

obligated for a project unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States."

Water Resources Reform and Development Act Implementation

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

Fiscal Sustainability Plans

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

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

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

Architectural and Engineering (A/E) Services Procurement

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

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

1. Selection manager and selection committee appointment.
2. Development of a request for qualifications (RFQ) document.
3. Advertisement of the RFQ.
4. Evaluation of the statements of qualifications (SOQs).
5. Selection of highest-scoring firm for negotiation for possible contract.

GEFA will require borrowers to complete a two-step selection process if project costs are more than $3,000,000 and A/E services exceed $100,000. The two-step A/E selection process consists of the following:

First step:
1. Selection manager and selection committee appointment.
2. Development of a request for qualifications (RFQ) document.
3. Advertisement of the RFQ.
4. Evaluation of the statements of qualifications (SOQs).

Second step:
5. Interview of 3 to 5 highest scoring finalist firms.
6. Evaluation of interviews.
7. Selection of highest final scoring firm for negotiation of possible contract.

For project with costs below $1,000,000 and costs for A/E services below $100,000, no competitive procurement is required. GEFA published RFQ templates of both one-step and two-step selection processes on its website for borrowers to use for the FY2021 call for projects.

CWSRF Goals and Objectives

Georgia has set its short- and long-term goals of this IUP to align with EPA's strategic goals and objectives FY2022-2026 EPA Strategic Plan, specifically Goal number five, to Ensure Clean and Safe Water for all communities and Objective 5.1 to Ensure Safe Drinking Water and Reliable Water Infrastructure. The Office of Water has identified specific measures that address the strategic goals and objectives outlined by EPA in its strategic plan. A basis for each goal in this program IUP has been identified. These references ensure that all the specific commitments made by the State are properly correlated to the strategic goals and objectives of the Agency.

Long-term Goals/Outcomes

1. Coordinate activities with other state and federal agencies to enhance borrowers' understanding of the range of funding options. Seek opportunities to leverage funds so that borrowers can benefit from the maximum level of public assistance available.
2. Maintain and improve database management systems that integrate Clean Water project data with program management data.
3. Ensure the long-term viability of the CWSRF program through effective financial practices.

Short-term Goals/Outputs

1. Continue meeting objective two under goal five to protect and restore waterbodies and watersheds.
2. Prioritize disadvantaged communities that have notice of violations or consent orders.
3. Award PF based on affordability score, project score, and the community's financial position. The combination of affordability score and project score analysis helps determine the most disadvantaged and greatest need for public health benefit. The analysis of financial position will help ensure the community can receive an appropriate amount of PF to afford the project.

State Match Requirement

Under the provisions of the FWPCA Section 602(b)(2), state is required to deposit an amount equal to at least 20 percent of the total amount of the base capitalization grant into the CWSRF. Based on the Base FY2025 allotment of $26,824,000, the state match required equals $5.364,000. IIJA states that for funds provided under this paragraph of this ACT in fiscal year 2025, the State shall deposit in the State loan fund from State moneys an amount equal to at least 20 percent of the total amount of the grant. Based on the Supplemental FY2025 allotment of $41,651,000, the state match required equals $8,330,200. GEFA is anticipating the Georgia Legislature will provide sufficient funds to cover this requirement. GEFA will disburse these state funds fully before drawing the federal direct capitalization grant funds from both the supplemental and base. These state funds will be held outside the CWSRF until the disbursement is made. Once these state dollars are disbursed to a project, those funds and the interest paid on those funds will be returned to the program. Only project-related disbursements will be funded in this manner. None of the set-asides or administrative disbursements will be funded with state match funds. The state match will be available at the time of grant award.

Assurances and Specific Proposals

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for 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 120 percent in one year
5. All Funds - timely expenditure
6. Enforceable requirements of the Clean Water Act
7. Cross cutting issues
8. State law and procedures
9. State accounting and auditing procedures
10. Recipient accounting and auditing procedures
11. Annual report
12. Limitations on eligibility
13. Environmental review process
14. Maintain the fund
15. Perpetuity
16. Types of assistance
17. Priority list
18. Limitations of double benefits
19. Consistency with planning requirements
20. Annual audit
21. Intended use plan
22. Annual federal oversight review and technical assistance
23. Dispute resolution
24. Reserve the right to transfer up to 33 percent of grant amount between programs
25. National Information Management System (NIMS)

26. Clean Water Benefits Reporting (CBR)

As in previous years, CWSRF program managers will continue to coordinate with the EPA Region 4 office on items such as quarterly and annual reports, annual reviews, National Needs Surveys, collection of NIMS data no less than quarterly, training opportunities, attendance at regional and national conferences, workshops, and various administrative program efforts.

Results

GEFA will submit the annual report by September 30, 2025. This report will include the environmental results.

Public Participation

This IUP is subject to review and comment by the public prior to incorporation into the 2024 capitalization grant application. A public notice was placed in the *Fulton Daily Report* on Thursday, June 19, 2024, announcing a public meeting on the CWSRF Supplemental and Base Grant IUP on Thursday, June, 27 2024, at 10:00 a.m. A summary for the public meeting can be found within can be found within Attachment 8.

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2025 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Ellaville	140	1,510	$860,000	43		3.39%	20	GA0050105	The City of Ellaville is in the process of planning a project to make improvements to their existing wastewater treatment facility and within their wastewater collection system. The project will include minor upgrades and the replacement of existing equipment at the City's existing wastewater treatment facility. A new mechanical bar screen will be installed. Installation of the new mechanical bar screen will be retrofitted into the existing concrete channel and installation of new electrical/control panels. In addition to the mechanical bar screen being installed, the City is in the process of installing a telemetry system between all five (5) lift stations, two (2) remote pumping sites, and the public works control office. This telemetry system will improve the efficiency of these eight (8) locations by integrating them into one monitoring software.	x	x						
City of Covington	135	14,967	$12,000,000	29		3.39%	20	GAJ020055	This project consists of Phase II Water Reclamation Facility Improvements. CW#2025003.	x							
Spalding County Water Authority	135	67,306	$20,000,000	22		3.39%	20		This Cabin Creek Wastewater Treatment Plant (WWTP) and sanitary sewer conveyance infrastructure project conforms to the Griffin Spalding service delivery strategy approved by the Department of Community Affairs dated 2022. The City of Griffin and Spalding County Water Authority (SCWA) have an intergovernmental agreement to provide sewer services within Spalding County. SCWA does not currently provide public sewer services. This project will provide sewer services for the Employment Core Area identified in the Spalding County Comprehensive Land Use Plan along Aurthur K. Bolton Boulevard. The Georgia Environmental Protection Division (EPD) provided SCWA with a waste load allocation on May 8, 2024 for this project, for planning purposes of up to 0.3 million gallons per day (MGD) of treated domestic wastewater to Cabin Creek. SCWA is currently seeking a phased permit from EPD for an initial phase of 0.2 MGD, up to 0.3 MGD, to support the economic development and environmental preservation of the Employment Core Area. The purpose and need of the project is to provide the infrastructure to support increased development density for the Employment Core Area, to address increased residential density demands, and to allow existing rural residents in the project corridor along Wani Road to move from septic treatment to public sanitary sewer, in an approach that promotes environmental stewardship of this higher-density Core Area and environmental conservation of the lower-density surroundings of unincorporated Spalding County. The selected plant design is intended to be modular to meet the growing needs of the area. The treatment tanks will be at-grade steel bolt-up type, assembled on-site. The above-grade steel tank construction is intended to be easier and less expensive to expand by adding additional trains in parallel to accommodate the growing needs of the sewershed as economic development occurs. The treatment technologies include screening, aeration, aerobic digester for activated sludge, clarification, and chlorine disinfection.	x							
City of Rochelle	130	1,122	$7,100,000	47		3.39%	20	GA0024244	The City of Rochelle in the process of planning a city wide sanitary sewer improvements project. This project will include abandonment of existing vitrified clay pipe (VCP) and undersized/damaged sanitary sewer mains that leads to I&I issues with the existing sanitary sewer system. This project will include installation of 8", 10" and 12" sanitary sewer piping, new manholes with ring and cover, lift stations, and new sanitary sewer service laterals and cleanouts. Lastly, the sanitary sewer system will be extended to serve current residents in the City Limits that are on septic tanks.			x			x		
City of Blakely	130	5,218	$3,000,000	38		3.39%	20	GA0025585	The City of Blakely is in the process of planning a project to make improvements at their existing wastewater treatment facility (WWTF). The project will include upgrades to the facility and the replacement of existing equipment at the City's existing treatment facility to make the treatment facility more energy efficient and easier to operate. The existing digesters needs to have piping rehabilitated and be completely cleaned to allow for efficient operation. The existing belt press needs to be rehabilitated/replaced due to age and lack of parts for the existing press. Also, the belt press is under a shelter that is open to environmental conditions, the existing building needs to be enclosed. The existing clarifiers need new weirs and the weirs need to be reset for optimum efficiency. Aerators in the WWTF are also failing and need to be replaced with energy efficient motors. The existing mag meters throughout the plant are inaccurate and need to be replaced. The existing flow meters throughout the plant are also inaccurate and need to be replaced for accurate measurement. The existing dissolved oxygen metering throughout the plant is old and needs to be rehabilitated/replaced. The existing SCADA system is also outdated and needs to be replaced with a system that will allow for communication and premium efficiency throughout the plant. A concrete channel to allow for additional aeration and outfall monitoring needs to be added to the treatment facility. Finally valves need to be added outside of tanks to allow for tank isolation and cleaning operations to occur without taking the whole plant out of service. The improvements to the treatment facility will not change the treatment scheme, affect the degree of treatment, nor affect the facility's treatment capacity. All treatment facility improvements will be on the existing treatment facility site within previously disturbed areas.	x							
City of Luthersville	130	838	$10,200,000	35		3.39%	20		The project will be the next phase of extending a new sanitary sewer collection system to serve the City of Luthersville in Meriwether County. This work will address issues with faulty septic systems in the City. The work included in this phase will include installation of 8" diameter gravity sewer mains, service laterals, service clean outs, manholes, and sewage lift stations with associated force mains where necessary. Additionally, this project will connect residents to the new sewer system and abandon old septic systems.		x						

Attachment 1
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2025 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Interest Rate	Est. Term	NPDES Permit No.	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	Water Conservation	Water Reuse
City of Camilla	122	5,036	$3,000,000	44		3.39%	20	GAJ020088	The City of Camilla is in the process of planning a project to make improvements at their existing land application system site. The project will include degrading sludge in the oxidation pond at the City's Land Application System Site (LAS) as well as the removal and disposal of dewatered sludge that is currently in geotubes at the LAS site. The City of Camilla recently replaced the liner in two of the holding ponds at the LAS and encountered more sludge than anticipated in the process. The entirety of the sludge removal and disposal budget was used in removal leaving dewatering tubes full onsite. Two of the three storage ponds were dredged in this process, and the City is looking to degrade the sludge in the third pond. The sludge degradation process occurs completely within the pond and will not change the treatment scheme. The City is looking to optimize efficiency at the LAS site by removing the dewatered sludge onsite and degrading the remaining sludge in storage pond #3. Also, the City is going to install a high efficiency electrical pumping system to replace diesel bypass pumps that move wastewater from pond to pond. The new pumping system will not change the treatment scheme.	x							
City of Maysville	100	2,348	$6,000,000	35		3.39%	20	GA0032905	Maysville proposes to expand its existing WWTF to 0.20 MGD. The expansion would eliminate the existing 50 year old wastewater pond and replace it with a new facility. The project will also enable the plant to comply with an EPD consent order.	x							
City of Gainesville	97	50,393	$10,000,000	17		3.39%	20	GA 0020168, GA 0021156, GAR 100001, GAR 100002, GAR 100003, GAG 610000, GAG 640114, GAG 640000	Stormwater improvement projects may include rehabilitation and stabilization of existing Longwood, Frances Meadows, Midtown Greenway and Cargill area ponds for reduction of E-Coli, nutrient and/or sediment reduction and for educational purposes. The Longwood pond has a direct discharge into Lake Lanier, just off Highway 53. Other projects may include conveyance and storage improvements throughout the City stormwater system to eliminate flooding and/or improve retention/detention time to reduce conveyance of pollutants into Flat Creek (impaired) and ultimately Lake Lanier. Finally, the City plans to update the stormwater master plan to reflect recent growth and development and provide guidance on next steps to protect Lake Lanier and prevent flooding.				x				
City of Alma	92	3,504	$12,000,000	37		3.39%	20	GA0032328	The City of Alma intends to develop a Land Application System designed to treat average daily flows of 0.75 MGD. Raw influent pumped from the City's system will be pretreated, stored and land-applied for final treatment through spray irrigation. In addition to developing the land for the LAS, the City's sewer system will undergo various improvements such as new pump stations, transmission lines, and sewer line borings under Little Hurricane Creek.	x							
City of Nicholls	90	2,720	$282,000	46		3.39%	20	GAJ020267	existing sanitary sewer mains/manholes in the wastewater collection system to correct some points of significant inflow and infiltration. All rehab/replacement of the wastewater collection system will take place within the existing right of ways/easements and no new areas will be disturbed.			x			x		
City of Gordon	85	1,723	$7,000,000	46		3.39%	20	GA0020397	The City is planning to upgrade the existing water pollution control plan and existing lift stations to address consent order CD-WP-9418	x							
City of Wadley	80	1,523	$15,087,735	46		3.39%	20	GA0021024	Expansion & improvement of the Existing Wastewater Lagoon Treatment Facility with the installation of a 0.5 MGD mechanical plant following pretreatment at the existing lagoon to meet permit limits and provide additional capacity for the recent increases in influent.	x							
City of Lakeland	80	3,088	$2,000,000	44		3.39%	20	GA0021296	The City of Lakeland is requesting funding to purchase and install five (5), 125 kW diesel generators for five (5) sanitary sewer lift station sites within the City Limits. These lift stations include Lakeland Fire Department, East Howell Drive, Burnt Church Road, Talley Avenue, and Davis Avenue. This project will also include the installation of an automatic transfer switch to each generator, as well as a concrete pad for each fixed generator location. This project will also include complete rehabilitation of the Davis Avenue lift station where currently only one of the two pumps is operational. The recent natural disaster, Hurricane Helene, caused extensive damage across the Southeast, with Lakeland among the hardest-hit areas. The City experienced a prolonged power outage lasting several weeks, necessitating the use of portable generators and bypass pumps to prevent the existing lift stations from backing up and causing sanitary sewer overflows. Installing permanent generators would offer a long-term, cost-effective solution, ensuring reliable sewer system operations during power outages and mitigating the risk of future disruptions. These generators will provide resiliency to the City's critical sanitary sewer infrastructure as it will continue sewer operations during extreme weather events and at times of extended loss of power for the City's only hospital, its schools, its residences, and its businesses. Permanent (fixed) generators are critical for continuous operation of sewage pump stations, ensuring reliable wastewater transport during power outages. They prevent backups and overflows that could cause environmental contamination, health hazards, and costly infrastructure damage. By providing seamless backup power, generators maintain pump functionality, alarms, and monitoring systems, protecting public health, ensuring regulatory compliance, and enhancing operational resilience. In addition to the installation of a generator, the Davis Avenue lift station requires critical improvements and upgrades. This lift station has a history of pump failures and sewage backups and is raising serious concerns for the residents it serves. Rehabilitating this station is imperative, as it currently operates with only one pump. If that pump fails, the station will become inoperable, making a sewage backup unavoidable. The station		x						
City of Dillard	80	332	$950,000	40		3.39%	20	GA0047139	The City of Dillard proposes to rehabilitate/ replace approximately 4,300 linear feet of sewer line that is experiencing infiltration and inflow problems			x			x		

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2025 Comprehensive List

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City of Adel	80	5,700	$4,400,000	36		3.39%	20	GA0024911	Utility improvements along a road extension will include installation of 10" gravity sewer to a new submersible Lift Station #13. A 10" force main will be installed from this station, discharging sewer into an existing trunk line on the other side of the Interstate. The existing Lift Station #13 will be decommissioned, and the new station will be sized to pump sewage for both existing customers and future development. Currently, Lift Station #14 receives all the fow from the old Lift Station #13 as well as surrounding areas. Flow from Lift Station #14 will be redirected to pump South to the new Lift Station #13. Station #18 is the last lift station in the City of Adel's sanitary sewage system and pumps the entire sewage fow for the City of Adel, City of Cecil, and the Cook County Landfill's leachate to the City of Adel's Wastewater Treatment Facility (WWTF). Deterioration due to age and increased flow volume from Inflow and Infiltration (I&I) during wet weather demands immediate improvements rehabilitation. The project will include three submersible pumps, guide rails, access hatch, station piping, electrical panel and controls. Furthermore, the existing wet well will be rehabilitated to include an interior lining of the concrete surfaces with an impermeable membrane for hydrogen sulfide gas protection. The discharge valves and piping in the existing valve vault will be replaced to simplify operation and maintenance..			x			x		
City of Maysville	80	2,348	$990,000	35		3.39%	20	GA0032905	The City of Maysville proposes to rehabilitate/replace sewer line that is experiencing infiltration and inflow problems. The project will also reduce sanitary sewer overflows.			x			x		
City of Alma	72	3,504	$3,944,838	37		3.39%	20		The City of Alma is requesting a loan in the amount of $3,944,838.00 to replace 8,204 liner feet of piping for 12th and 14th street sewer rehabilitation. Estimated cost includes engineering, mobilization, construction to include cured in place piping, manhole rehabilitation, and reconnection of sewer manholes.		x	x			x		
Jones County Board of Commissioners	72	28,347	$50,000,000	31		3.39%	20		This project constructs various sewer Upgrades including a new Treatment Plant, Lines to Existing Areas, sewer service along Gray Highway, residential Areas w/ Failing Septic Systems (incl. Ruby/Bethune area, Shelby Court & a portion of Jones Crossing). These areas have failing septic tanks with some of the residences having septic systems that are approximately 50 years old or possibly older.	x	x					x	
Brunswick-Glynn Joint Water and Sewer Commission	70	88,226	$10,000,000	44		3.39%	20	GA0025313	Water and sewer extension projects to neighborhoods that are substandard lots but were platted with septic tanks. BGJWSC would run main lines and provide stub outs to each connection point. 4 neighborhoods are under consideration		x						
City of Comer	70	1,651	$2,500,000	41		3.39%	20	GA0021598	The proposed project includes replacement of the existing baffle curtain, addition of a new aeration system in both ponds, upgrade of the existing chlorine contact chamber to change from tablet feed to sodium hypochlorite and sodium bisulfate, electrical improvements, blower piping and valves, and other miscellaneous improvements as required to meet the City's new effluent limits on ammonia and dissolved oxygen.	x							
City of Blairsville	70	895	$5,100,000	38		3.39%	20	GA0033375	The City proposes to construct approximately 7,500 linear feet of sanitary sewer main and a pump station in the Hwy. 515 East area to potential customers currently served by failing septic systems		x						
City of Butler	60	1,804	$3,775,000	45		3.39%	20	GAJ020074	The City of Butler is proposing to address several areas of aging and critical sanitary sewer infrastructure that require replacement due to failing and/or are undersized and do not meet the necessary minimum diameter for EPD Standards. Additionally, a lot of the Sanitary Sewer Mains within the City of Butler are made from Vitrified Clay Pipe with its failures resulting from offset pipe joints that lead to root intrusions, blockages, and inflow and infiltration.		x	x			x		
Rabun County Water and Sewer Authority	60	17,792	$14,000,000	39		3.39%	20		Proposed sanitary sewer system improvements and expansion into the southern portion of the County, where currently no public sewer is provided.		x						
City of Gainesville	57	50,393	$15,000,000	17		3.39%	20	GA 0020168, GA 0021156, GAR 100001, GAR 100002, GAR 100003, GAG 610000, GAG 640114, GAG 640000	Sanitary sewer collection improvement projects to reduce inflow and infiltration and expand sewer collection beyond existing service areas. The inflow and infiltration reduction projects will result in lower energy consumption from reduced pumping and reduced overall amount of treated sewage. Projects include new sanitary sewer mains, manholes and sewer lift stations, upgrades and rehabilitation of existing sewer lift stations, sewer main replacement and lining, and manhole rehabilitation projects. The FCWRF Facility Master Plan (through 2050) recommended the following improvements at that facility including: electrical upgrades to the RAS/WAS MCC; replacement of RAS/WAS pumps; upgrade to a membrane filtration system; addition of sludge drying mechanism (dryer or otherwise); added band and drum screens and additional grit removal at the headworks; and adding a process, a deep filter sand bed or other technology, to decrease phosporus levels in wastewater stream.			x					
City of Savannah	55	148,808	$50,000,000	19		3.39%	20	GA0046418	1)Georgetown WRF Improvements a) Condition Assessment and Associated Improvements b) Expansion/Relocation Assessment and Construction c) Equalization 2)Conveyance I&I Repairs Targeting SSO Reduction a) Monitoring, Analysis, and Location b) Point Repairs c) Trenchless Rehab	x		x			x		
City of Douglas	52	11,808	$3,690,000	35		3.39%	20	GA0024431	Wastewater Treatment Plant upgrades including a new belt press, new belt press facility at the compost site, UV upgrades, and other miscellaneous upgrades to the existing plant components.	x							
City of Dillard	50	332	$1,200,000	40		3.39%	20	GA0047139	Dillard proposes to extend sanitary sewer service to the south section of the City. The proposed project will eliminate problematic and failing onsite septic systems.		x						

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Base and Supplemental
2025 Comprehensive List

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City of Atlanta	50	520,070	$6,000,000	14		3.39%	20	GA0039012	Flint River Pump Station Upgrades: The Flint River Pump Station is an existing 15 million gallons per day (MGD) pump station at the Flint River in southeast Atlanta and is the most critical asset for managing wastewater flows at Hartsfield-Jackson Atlanta International Airport and portions of southeast Atlanta and College Park. At nearly 40 years old, the pump station has approached the end of its useful life and requires replacement. The facility has high pump failure rates, obsolete controls, and other issues associated with an older facility asset. Failures at this facility impact health and safety conditions and present a considerable risk at the world's busiest airport. Replacement of the pumps with state-of-the-art pumps and control systems to better manage variable flows and sanitary flow conditions, in addition to electrical, process controls, structures, and safety features are critical, provides operational sustainability and resiliency; and provides for long-term hardening and reliability of the primary sanitary sewer pump station.		x						
Forsyth County Board of Commissioners	45	284,037	$171,000,000	34		3.39%	20		The purpose of this project is to return flow to Lake Lanier as required by the storage agreements with the USACE and State of Georgia. The project includes a new pump station, return flow pipeline, and diffuser. The new pump station will be located at the Fowler WRF and will convey water from the existing reuse tank to Lake Lanier through a 36-inch diameter, 9-mile pipeline. At the discharge location in Lake Lanier, a diffuser will be installed to disperse the water via discharge nozzles in a diffused manner. The three major components of the Return Flow System (pump station, pipeline, and diffuser) will be developed in separate phases over the next 10 years. Project benefits: • Return drinking water to its source in Lake Lanier • Improve regional drought resiliency • Maintain higher water levels for all lake users • Secure future raw water withdrawal amounts needed from Lake Lanier • Consistent with Federal and State requirements for drinking water supply A favorable ruling from the U.S. Supreme Court on the "Tri-State Water Wars Litigation" between Alabama, Florida and Georgia has allowed Forsyth County, Georgia to take steps forward on a return flow system that will convey highly treated water from the Fowler Water Reclamation Facility (WRF) to Lake Lanier. This project is critical to the success of the water supply plan for the Metropolitan Atlanta Region, including Dekalb, Gwinnett, Hall and Fulton counties, the State of Georgia and the U.S. Southeast Region. It will ensure a secure, reliable and sustainable water infrastructure to support the quality of life of citizens and the Region's economic development. The Fowler WRF has historically provided reuse water to customers prior to discharging into a drip field at the Shakerag WRF or directly into the Chattahoochee River. In order for the state of Georgia and the U.S. Army Corps of Engineers to come to an agreement on								
City of Alma	42	3,504	$12,000,000	37		3.39%	20	GA0032328	The City of Alma is in need of improvements in wastewater treatment due to upcoming permit changes and limited treatment capacity. One option for treatment improvement involves the rehabilitation of their existing mechanical plant. Upgrades would allow the City to take advantage of the latest technologies and plan for future capacity needs. Upgrades to the mechanical plant would involve planning, permitting, design, and construction. Existing treatment components would be replaced and upsized to increase capacity at the plant. This may include the implementation of new clarifiers, pump stations, treatment basins, digesters, station piping, and other treatment components.	x							
City of Sparta	40	1,298	$5,500,000	43		3.39%	20	GAJ040002	The project will include improvements and enhancements to the City's aging WPCP and will consist of new aerators, baffle curtains, stand by generator and enhancements recommended by EPD.	x							
City of Baldwin	40	4,251	$9,000,000	29		3.39%	20	GA0033243	The City of Baldwin plans to improve their wastewater treatment facility in order to improve operations at the plant and comply with permit. Improvements will include an new headworks, clarifiers, aerators, chemical feed, etc.	x							
City of Baldwin	40	4,251	$3,000,000	29		3.39%	20	GA0033243	The City of Baldwin proposes to upgrade and replace approx 3.5 miles of aged and undersized outfall and interceptor sewers including manholes and lift stations to reduce inflow and infiltration.			x			x		
City of Demorest	40	2,062	$975,000	21		3.39%	20	GA0032506	The City of Demorest proposes to make improvements to its wastewater system collection system. The proposed project will rehabilitate several areas within the collection system reducing inflow and infiltration and eliminating an imminent threat to the environment and public.			x			x		
The Coastal Trust, Inc.	35	N/A	$6,250,000	N/A		3.39%	20		Acquisition and permanent protection of 4,030 acres of tidal wetlands on the Satilla Sound in Camden County.					x			
The Coastal Trust, Inc.	35	N/A	$1,978,000	N/A		3.39%	20		Acquisition and permanent protection of 55 acres of upland and 1,445 acres of tidal wetlands on the Sapelo Sound in McIntosh County.					x			
City of Arlington	35	1,109	$1,175,535	43		3.39%	20	GA0026204	The rehabilitation work will include replacing process media in the treatment basins and filters, piping repairs, coating repairs, and UV system replacement.	x							
City of Jackson	35	6,058	$24,439,000	30		3.39%	20	GA0032719, GA00023931, GA0021831	For Northeast WPCP, it will be abandoned. New pumping station will be built at the site and new force main will be constructed to deliver sewer from the existing Northeast WPCP site to Yellow Water Creek WPCP. For Yellow Water Creek WPCP, the existing plant will be renovated to replace some old equipment. A 1.0 MGD package plant will be purchased and be installed at the Yellow Water Creek WPCP site. For Southside WPCP, the existing plant will be renovated to replace some old equipment.	x	x						

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2025 Comprehensive List

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City of Cedartown	30	10,374	$718,000	38		3.39%	20	GA0024074	The 10" Gravity Sewer Line on the north side of the City, from the Asberry Sewer Lift Station to Davis Road, that parallels the railroad crossing John Hand Road, and currently ending at Davis Road provides sewer service to the north 10" gravity sewer line commercial area corridor at GA Hwy 27 North, Davis Road and the Business Park. This existing 10" gravity sewer line experiences extremely high inflow and infiltration during rainfall events, which places high flow loading on the Asberry Sewer Lift Station and on the City's Wastewater Treatment Plant. The 10" gravity sewer pipeline interior needs to be slipped lined to reduce the inflow and infiltration during rainfall events.		x	x					
City of Union Point	30	1,907	$2,000,000	36		3.39%	20	GA0025429	The City of Union Point proposes to rehabilitate/ replace sewer lines that are experiencing infiltration and inflow problems			x			x		
City of Carnesville	30	722	$1,200,000	34		3.39%	20		Replacement and upgrade to existing wastewater pump stations. Existing facilities are aged and in need of replacment		x						
City of LaGrange	30	33,294	$3,700,000	22		3.39%	20	GA0036951	The replacement of aging equipment to include a biosolids dewatering belt press, dry cake conveyance system, chemical feed systems associated with the dewatering process, yard piping improvements to address capacity issues, and reconditioning of two existing secondary clarifiers.	x							
City of Demorest	30	2,062	$600,000	21		3.39%	20	GA0032506	The City of Demorest proposes to make improvements to its wastewater collection system. The proposed project will replace inoperable SCADA at multiple lift-stations as well as supply a portable backup pump reducing SSO's and eliminating an imminent threat to the environment and public.		x						
City of Atlanta	30	520,070	$21,000,000	14		3.39%	20	GA0039012	Utoy Creek Influent Pump Station: Project consists of replacement of the two existing 4 million gallons (MGD) pumps with two 7.5 MGD pumps. The pump station capacity upgrade is a total of four 7.5 MGD pumps (two existing and two new) with one 7.5 MGD pump utilized as a standby unit. Structure modification is required to accommodate placement of new pumps. An additional component is the Screening System Improvements. This includes upgrading the mechanical screening equipment with capacity to handle flows up to the four 7.5 MGD influent pumps installation of a new bypass channel to the existing wet well.		x						
City of Homerville	20	2,322	$5,000,000	45		3.39%	20	GA0031828	Modifications to the water pollution control plant include construction of a mechanical bar screen, rehabilitation of the influent pump station, rehabilitation of the packaged plants, replacement of an inoperable blower, addition of chemical feed equipment, construction of tertiary filters and addition of post aeration.	x							
City of Darien	20	1,819	$6,000,000	41		3.39%	20	GA0033529	Improvements and updates to the current Wastewater Treatment Facility to restore functionality, capacity and enhance quality. This includes replacing Headworks, repairing and upgrading the clarifier, removing sludge from the biological treatment, and making overall plant enhancements.	x							
City of Baldwin	20	4,251	$975,000	29		3.39%	20	GA0033243	The City of Baldwin plans to rehabilitate an existing dilapidated lift station in order to stop overflows		x	x			x		
City of LaFayette	20	7,118	$6,205,000	28		3.39%	20	GA0025712	Georgia Highway 193 Trunk Sewer Replacement - This project involves replacing aging 10-inch and 8-inch terra cotta gravity trunk sewers and brick manholes with 5,500 linear feet of new 18-inch, 15-inch, and 12-inch PVC gravity sewers, 650 linear feet of 16-inch ductile iron sewers, and 26 modern manholes. The project also includes a railroad crossing and two minor creek crossings. The new sewer lines will begin on Georgia Highway 193 and generally follow the existing alignment to the City of LaFayette Wastewater Treatment Plant. Sections of the sewer lines will run along Georgia Highway 193, Glenn Street, Chestnut Street, and Gilbert Lane. The existing sewer lines are in very poor condition due to their age and material degradation. The terra cotta pipes are prone to leaking joints and structural failures, while the brick manholes are structurally inferior to modern precast concrete alternatives. Over time, these defects have allowed groundwater infiltration and stormwater intrusion, particularly during heavy rainfall, reducing sewer capacity and increasing the risk of overflows and backups. If left unaddressed, the deteriorating sewer system could lead to: sewage overflows that threaten public health and the environment, increased maintenance and repair costs due to emergency fixes and system failures, regulatory non-compliance due to excessive inflow and infiltration. Replacing the existing terra cotta sewer line with a modern PVC sewer line and precast concrete manholes is the most effective and sustainable solution to meet the long-term sewer needs of the City of LaFayette. The proposed project will: improve system reliability by reducing the risk of failures and costly emergency repairs, minimize environmental and public health risks by preventing sewage overflows and reducing excess stormwater entry into the system, enhance capacity and efficiency to ensure a more resilient sewer infrastructure, and help ensure compliance with regulatory requirements.			x					

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2025 Comprehensive List

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City of LaFayette	20	7,118	$4,997,100	28		3.39%	20	GA0025712	Dogwood Circle/Azalea Drive Collection Sewer Replacement - This project involves replacing approximately 8,500 linear feet of aging 8-inch and 6-inch terra cotta gravity sewer lines and brick manholes with new 8-inch ductile iron and PVC sewer lines, 31 manholes, and 76 service connections. The project will also include road pavement replacement. The existing sewers are outdated and significantly contribute to LaFayette's sanitary sewer inflow and infiltration problems. Replacing the terra cotta sewer lines with modern PVC lines and precast concrete manholes provides the most effective and sustainable solution to meet the city's long-term sewer needs. The proposed upgrade will improve system reliability, reduce the risk of sewer pipe failures and costly emergency repairs, minimize environmental and public health risks by preventing sewage overflows, enhance capacity and efficiency, and help ensure compliance with regulatory requirement		x						
City of LaFayette	20	7,118	$3,245,000	28		3.39%	20	GA0025712	Spring Creek Interceptor Replacement – Phase II: This project involves replacing the upstream segments of the 10-inch and 8-inch Spring Creek Interceptor from Dogwood Circle north to Probasco Street in LaFayette. The scope includes installing 2,400 linear feet of new 15-inch gravity sewer, 2,300 linear feet of new 12-inch gravity sewer, and replacing 20 manholes. The project also involves a railroad crossing and several minor creek crossings. The existing sewers are outdated and significantly contribute to LaFayette's sanitary sewer inflow and infiltration problems. Replacing the old sewer lines with modern PVC lines and precast concrete manholes is the most effective and sustainable solution to meet the city's long-term sewer needs. The upgrade will improve system reliability by reducing the risk of sewer line failures and costly emergency repairs, minimizing environmental and public health risks by preventing sewage overflows, enhancing system capacity and efficiency, and helping ensure compliance with regulatory requirements.		x						
City of LaFayette	20	7,118	$4,997,100	28		3.39%	20	GA0025712	This project involves replacing approximately 8,500 linear feet of aging 8-inch and 6-inch terra cotta gravity sewer lines and brick manholes with new 8-inch ductile iron and PVC sewer lines, 31 manholes, and 76 service connections. The project will also include road pavement replacement. The existing sewers are outdated and significantly contribute to LaFayette's sanitary sewer inflow and infiltration problems. Replacing the terra cotta sewer lines with modern PVC lines and precast concrete manholes provides the most effective and sustainable solution to meet the city's long-term sewer needs. The proposed upgrade will improve system reliability, reduce the risk of sewer pipe failures and costly emergency repairs, minimize environmental and public health risks by preventing sewage overflows, enhance capacity and efficiency, and help ensure compliance with regulatory requirement		x						
City of LaFayette	20	7,118	$6,205,000	28		3.39%	20	GA0025712	Georgia Highway 193 Trunk Sewer Replacement - This project involves replacing aging 10-inch and 8-inch terra cotta gravity trunk sewers and brick manholes with 5,500 linear feet of new 18-inch, 15-inch, and 12-inch PVC gravity sewers, 650 linear feet of 16-inch ductile iron sewers, and 26 modern manholes. The project also includes a railroad crossing and two minor creek crossings. The new sewer lines will begin on Georgia Highway 193 and generally follow the existing alignment to the City of LaFayette Wastewater Treatment Plant. Sections of the sewer lines will run along Georgia Highway 193, Glenn Street, Chestnut Street, and Gilbert Lane. The existing sewer lines are in very poor condition due to their age and material degradation. The terra cotta pipes are prone to leaking joints and structural failures, while the brick manholes are structurally inferior to modern precast concrete alternatives. Over time, these defects have allowed groundwater infiltration and stormwater intrusion, particularly during heavy rainfall, reducing sewer capacity and increasing the risk of overflows and backups. If left unaddressed, the deteriorating sewer system could lead to: sewage overflows that threaten public health and the environment, increased maintenance and repair costs due to emergency fixes and system failures, regulatory non-compliance due to excessive inflow and infiltration. Replacing the existing terra cotta sewer line with a modern PVC sewer line and precast concrete manholes is the most effective and sustainable solution to meet the long-term sewer needs of the City of LaFayette. The proposed project will: improve system reliability by reducing the risk of failures and costly emergency repairs, minimize environmental and public health risks by preventing sewage overflows and reducing excess stormwater entry into the system, enhance capacity and efficiency to ensure a more resilient sewer infrastructure, and help ensure compliance with regulatory requirements.		x						
Fitzgerald Water, Light & Bond Commission	60		$5,593,705.60	42		3.39%	20	GA0047236; GAJ020240	This project is to construct an expansion to the existing Land Application System. The expansion will be from 300,000 gallons per day to 600,000 gallons per day. Fitzgerald Utilities received $ 2.5 million in Coronavirus State and Local Fiscal Recovery Funds to help construct this project. The permit for the LAS facility is GAJ020240.	x							
City of Statham	20	3,271	$950,000	28		3.39%	20		The City of Statham proposes to rehabilitate/ replace sewer line that is experiencing infiltration and inflow problems			x			x		
Barrow County	20	92,792	$7,000,000	24		3.39%	20	GA0039314	Barrow County plans to expand the Tanner's Bridge WWTF to 2.0 MGD. The project will include additional aeration equipment, effluent filters and a new lab building in order to provide improved treatment and increased capacity.	x							

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Clean Water State Revolving Fund
Base and Supplemental
2025 Comprehensive List

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City of Bainbridge	10	14,380	$850,000	37		3.39%	20	GA0024678	Planned improvements will include a combination of open-cut replacement and trenchless rehabilitation methods, designed to optimize efficiency while minimizing surface disturbances. All work will take place within existing rights-of-way or City-owned easements and will not adversely affect environmentally sensitive areas, such as wetlands and floodplains. This project focuses on rehabilitating the existing sanitary sewer system without expanding service beyond the current coverage area.			x			x		
Liberty County Development Authority	10	71,792	$30,000,000	36		3.39%	20		Construction of a new 1-mgd regional water reclamation facility and effluent force/reuse main to serve LCDA SDA and eventually assist City of Midway with capacity issues.	x							
City of Lake Park	5	1,824	$1,500,000	42		3.39%	20		The City of Lake Park is in need of storm drainage improvements within the South Broadway Street area. The 70 Acre watershed basin is comprised of a residential district along with an elementary school and a drainage canal that deposits into a wetland. Flooding has occurred within the project area due to substandard drainage structures, conveyance of stormwater through nonexistent roadside swales, maintenance of drainage canals, and flat lying existing topography. The proposed improvements will include upgrades to the existing drainage facilities to prevent the backlog of stormwater flows that are congregating within the roadway and residents' yards.				x				
City of LaFayette	0	7,118	$4,204,000	28		3.39%	20	GA0025712	Biosolids Dewatering Facility – This project addresses the urgent need for a Biosolids Dewatering Facility at the City of LaFayette's Wastewater Treatment Plant due to the critical situation of the city's biosolids disposal system. Currently, the City disposes of biosolids in liquid sludge form on farmland, but the number of participating private farmland sites for land application has dwindled to just one, which has also expressed its desire to cease accepting the sludge. This jeopardizes the City's ability to dispose of biosolids properly, especially as there is no existing dewatering system in place to allow landfill disposal. If the City loses its last land application site, it would face a serious disposal crisis, with the liquid sludge currently produced failing the paint filter test and rendering it unsuitable for landfill disposal. The accumulating sludge presents significant environmental risks, including the potential contamination of Chattooga Creek and Coosa River with harmful bacteria and pathogens. The proposed dewatering facility would allow the wastewater treatment plant to process 10,000 gallons of thickened sludge per day at full capacity, reducing it to 9 tons of dewatered solids daily. This would allow for the transportation of dried cake to the landfill approximately every three days, greatly alleviating the disposal issue and reducing environmental risks. In summary, the proposed Biosolids Dewatering Facility is essential for the City of LaFayette to address its biosolid disposal challenges and mitigate the risks of environmental contamination.	x							
City of LaFayette	0	7,118	$1,500,000	28		3.39%	20	GA0025712	Biosolids Facility Tank - The project includes the construction of a 250,000-gallon biosolids storage tank at the City of LaFayette Wastewater Treatment Plant. Currently, the city produces biosolids as a liquid sludge byproduct of the biological treatment process. The available storage capacity for the liquid sludge is insufficient to store the biosolids when the production of solids exceeds the existing tank volume and/or when weather conditions hinder the land application of biosolids. The proposed biosolids storage tank would allow LaFayette to store excess biosolids during wet weather and enhance the efficiency of dewatering operations. At buildout, the wastewater plant will produce 10,000 gallons of thickened sludge per day, which must be dewatered, equating to two tanker loads of liquid sludge per day. Following the construction of this project, the wastewater plant will produce 9 tons of dewatered solids per day, requiring a semi-load of dried cake to be transported to the landfill approximately once every three days.	x							
			$636,697,014														

Attachment 2
Clean Water State Revolving Fund
Fundable List/Deliverables
Estimated Disbursement/Milestone Schedule

Project	Loan Amount	Notice To Proceed	Constr. Start Date	Target Compl. Date	1st Qtr 10/25-12/25	2nd Qtr 1/26-3/26	3rd Qtr 4/26-6/26	4th Qtr 7/26-9/26	1st Qtr 10/26-12/26	2nd Qtr 1/27-3/27	3rd Qtr 4/27-6/27	4th Qtr 7/27-9/27	1st Qtr 10/27-12/27	Total Disburs.
City of Ellaville	$860,000	1/1/2026	7/1/2026	7/1/2027	$0	$172,000	$172,000	$172,000	$172,000	$172,000	$0	$0	$0	**$ 860,000**
Spalding County Water Authority	$20,000,000	5/1/2025	6/1/2025	7/1/2027	$2,500,000	$2,500,000	$2,500,000	$2,500,000	$2,500,000	$2,500,000	$2,500,000	$2,500,000	$0	**$ 20,000,000**
City of Rochelle	$7,100,000	1/1/2026	2/1/2026	7/1/2027	$0	$0	$1,183,333	$1,183,333	$1,183,333	$1,183,333	$1,183,333	$1,183,333	$0	**$ 7,100,000**
City of Blakely	$3,000,000	1/1/2026	2/1/2026	7/1/2027	$0	$428,571	$428,571	$428,571	$428,571	$428,571	$428,571	$428,571	$0	**$ 3,000,000**
City of Luthersville	$10,200,000	5/1/2026	8/1/2026	1/1/2028	$0	$0	$0	$1,700,000	$1,700,000	$1,700,000	$1,700,000	$1,700,000	$1,700,000	**$ 10,200,000**
City of Camilla	$3,000,000	1/1/2026	2/1/2026	7/1/2027	$0	$428,571	$428,571	$428,571	$428,571	$428,571	$428,571	$428,571	$0	**$ 3,000,000**
City of Gainesville	$10,000,000	6/1/2025	9/1/2025	12/1/2027	$1,111,111	$1,111,111	$1,111,111	$1,111,111	$1,111,111	$1,111,111	$1,111,111	$1,111,111	$1,111,111	**$ 10,000,000**
City of Gainesville	$15,000,000	6/1/2025	11/1/2025	6/1/2027	$2,142,857	$2,142,857	$2,142,857	$2,142,857	$2,142,857	$2,142,857	$2,142,857	$0	$0	**$ 15,000,000**
City of Alma	$12,000,000	6/1/2026	7/1/2026	7/1/2028	$1,090,909	$1,090,909	$1,090,909	$1,090,909	$1,090,909	$1,090,909	$1,090,909	$1,090,909	$1,090,909	**$ 9,818,182**
TOTAL	**$ 81,160,000**				**$ 6,844,877**	**$ 7,874,020**	**$ 9,057,354**	**$ 10,757,354**	**$ 10,757,354**	**$ 10,757,354**	**$ 10,585,354**	**$ 8,442,496**	**$ 3,902,020**	**$ 78,978,182**

Attachment - ASAP CWSRF Payment Schedule
Clean Water State Revolving Fund

Attachment 3 ASAP Payment Schedule/Timeline Clean Water State Revolving Fund			
	Federal Fiscal Year		
Payment No.	Quarter	Date	Amount ($)
1	4th	7/2025 - 9/2025	$0
2	1st	10/2025 - 12/2025	$13,680,240 (base) $21,242,010 (supplemental)
3	2nd	1/2026 - 3/2026	$13,143,760 (base) $20,408,990 (supplemental)
4	3rd	4/2026 - 6/2026	$0
5	4th	7/2026 - 9/2026	$0
6	1st	10/2026 - 12/2026	$0
7	2nd	1/2027 - 3/2027	$0
8	3rd	4/2027 - 6/2027	$0
TOTAL			**$68,475,000**

Attachment 4 - Estimated Sources and Uses
GEFA
Clean Water State Revolving Fund

Attachment 4 Clean Water State Revolving Fund (CWSRF) Sources and Uses Administered by GEFA State Fiscal Year July 1, 2025 - June 30, 2026				
Sources & Uses	**Federal Contribution**	**State Contribution**	**CWSRF Fund**	**Total**
Funding Sources				
Loan Repayments (P&I)	$0	$0	$242,830,000	$242,830,000
Investment Income	$0	$0	$25,000,000	$25,000,000
FFY 2025 Cap Grant	$28,824,000	$5,364,800		$32,188,800
FFY 2025 BIL Supplemental Cap Grant	$41,651,000	$8,330,200		$49,981,200
Total Funding Sources	$68,475,000	$13,695,000	$267,830,000	$350,000,000
Funding Uses				
Project Disbursements	$68,475,000	$13,695,000	$265,091,000	$347,261,000
FFY 2025 Administration	$0	$0	$2,739,000	$2,739,000
Total Uses	**$68,475,000**	**$13,695,000**	**$267,830,000**	**$350,000,000**

These funds will be spent based on first-in, first-out approach during the upcoming fiscal year. For FFY 2025 funds, match is anticipated to be satisfied by state general obligation bonds.

Attachment 5 - CWSRF Administration from Repayment Dollars and 2 Percent Set-Aside Workplan

GEFA is using repayment dollars to satisfy the administrative costs for the CWSRF. The costs are capped at $, which is 4 percent of the allotment. The table below displays how $1,203,680 will be spent to administer the fund as well as ongoing projects.

FY2025 Base set aside ($26,824,000):

4 Percent Administration (2025 - $1,072,960)

	Activity	Cost
CWSRF Administration	Activities include project reviews and approvals; reporting; inspections; document production; disadvantaged communities definition investigation; planning; project development; information tracking; information gathering and development of the National Needs Survey; project ranking; issuing Notices of No Significant Impacts (NONSI); Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; and assistance with the National Information Management System (NIMS)	GEFA administration/contracts: $1,072,960
	Total	**$1,072,960**

FY2025 Supplemental set aside ($41,651,000):

4 Percent Administration (2025 - $1,666,040)

	Activity	Cost
CWSRF Administration	Activities include project reviews and approvals; reporting; inspections; document production; disadvantaged communities definition investigation; planning; project development; information tracking; information gathering and development of the National Needs Survey; project ranking; issuing Notices of No Significant Impacts (NONSI); Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; and assistance with the National Information Management System (NIMS)	GEFA administration/contracts: $1,666,040
	Total	**$1,666,040**

Attachment 6 - 2025 CWSRF Affordability Criteria

GEFA's affordability criteria uses data on median household income (MHI), unemployment rate, percentage not in labor force, poverty rate, percentage on Social Security, percentage on Supplemental Security Income (SSI), percentage with cash public assistance, percentage with Supplemental Nutrition Assistance Program (SNAP), age dependency ratio, 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	$40,260	$53,295	$71,781	$71,782 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	1.0%	2.4%	3.8%	3.9% 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	34.4%	42.4%	50.4%	50.5% 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	9.4%	16.3%	25.2%	25.3% 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	28.0%	36.0%	43.1%	43.2% 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	3.2%	5.7%	9.5%	9.6% 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%	1.3%	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	8.4%	16.0%	24.4%	24.5% 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	67.9	79.8	79.9 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 CWSRF Projects

Georgia Environmental Finance Authority
2025 Clean Water State Revolving Fund (CWSRF) Call for Projects
Project Scoring Criteria

Projects will be rated in five categories to determine eligibility and selection for funding from the CWSRF.

CWSRF Scoring System Categories

1. Readiness to proceed
2. Compliance and water quality benefits
3. Priority project types
4. Priority planning elements
5. Priority applicant status

CWSRF Scoring System – Detailed Breakdown

Readiness to Proceed (only one option can be selected)

State Environmental Review Process (SERP) – Categorical Exclusion or Notice of No Significant Impact determination published in a letter from the Georgia Environmental Protection Division (EPD).	30 pts
SERP approved (EPD published a final approval letter after public comment).	40 pts

Compliance and Water Quality Benefits (only one option can be selected)

Project will support implementation of a Total Maximum Daily Load (TMDL) plan (provide applicable TMDL, water body name, and water body ID).	50 pts
Project is needed to **FULLY ADDRESS** deficiencies documented in an enforcement action, e.g., Notice of Violation (NOV) or Consent Order (CO) The NOV or CO must be within the last three years and attached to application.	50 pts
Project will extend sewer to address faulty septic systems.	50 pts
Project will contribute to the de-listing of a stream segment currently listed as “not supporting” its designated use on the 303(d) list. (provide the specific stream segment ID).	50 pts

Priority Project Types (To receive these points, the priority project scope must exceed 50 percent of the total project cost.) Select all that apply.

Aging and Critical Infrastructure: Projects which replace, rehabilitate, or improve critical water infrastructure that has reached or exceeded its design life, reducing the risk of failure and ensuring continued delivery of essential water services.	10 pts
Conservation: Eligible CWSRF projects described by GEFA's Financing Conservation Projects including water efficiency and conservation, energy production and conservation, and nonpoint source pollution control projects.	10 pts
Resilience: Projects that increase the resilience of treatment works to extreme weather. Overview of CWSRF Eligibilities (See page 8)	10 pts
Regional Significance: Projects that involve collaboration between at least two cities, counties, or other eligible borrowers.	10 pts
Cybersecurity: Development of effective cybersecurity practices and measures at publicly owned treatment works (POTWs) See this document for eligible projects: Supporting Cybersecurity Measures with the CWSRF	10 pts

Priority Planning Elements (select all that apply)

Aligns with Regional Water Plan: Project proposals are consistent with the implementation priorities, vision, and goals articulated in the applicable Regional Water Plan. See attached list of applicable plan and section.	10 pts
Capital Improvement Planning: Applicant has implemented an asset management plan as of the date of application OR Applicant has a current capital improvement plan that span at least 10 years and proposed project is included in the plan. See attached documentation of asset management plan or capital improvement plan.	10 pts
Rate-making: Applicant has performed a rate study and implemented a rate change within the last two years. See attached rate study and rate change documentation.	10 pts

Priority Applicant Status (select all that apply)

First-time borrower (outside of lead service line inventory funding)	5 pts
WaterFirst Community	5 pts
PlanFirst Community	2 pts

Attachment 8 - Public Meeting Summary IUP (will be updated once public meeting is held)

Georgia Environmental Finance Authority
IUP Meeting Minutes
Atlanta, Georgia 30303
TBD
10:00 a.m.

Call to Order
The meeting will be held on TBD, at 10:00 a.m. at the Georgia Environmental Finance Authority (GEFA) boardroom located in Atlanta, Georgia.

GEFA staff present at the meeting were:

Public participants present at the meeting were:

TBD welcomed everyone and introduced the staff in attendance. After discussing the purpose for the public meeting was to present and receive comments on the drafted 2023 Base and Supplemental Clean Water and Drinking Water State Revolving Funds IUPs, the 2022 Lead Service Line Replacement (LSLR) IUP, and the 2022 DWSRF Emerging Contaminant IUP, she opened the floor for comments.

Comments from Speakers

The meeting was adjourned at 11:00 a.m.

Attachment 9 - Loan Program Policies

Georgia Environmental Finance Authority

1. PURPOSE

The Georgia Environmental Finance Authority (GEFA) provides affordable financing to local governments throughout Georgia to develop environmental infrastructure that protects public health, preserves natural resources, and promotes economic development. GEFA sustains this mission through effective, efficient, and prudent management of these public resources.

2. APPLICABILITY

Loan program policies govern the use of funds managed within the:

- Georgia Fund,
- Georgia Reservoir Fund,
- Clean Water State Revolving Fund (CWSRF), and
- Drinking Water State Revolving Fund (DWSRF).

3. SUB-PROGRAMS

Georgia Fund

- ***Emergency Loan Program*** – The GEFA executive director has the authority to approve emergency loans to assist communities with financing improvements that are necessary to eliminate actual or potential public health hazards. Emergency loans are ratified at the next scheduled GEFA board meeting. The applicant must determine and document the emergency nature of the project and apply O.C.G.A. Section 36-91-22(e), which outlines the local government actions needed to classify a project as an emergency. Relevant terms are addressed in these policies.

4. ELIGIBLE BORROWERS

Type of Entity

- GEFA can provide financing to the following entities:
    - Local governments and instrumentalities of the state;
    - Municipal corporations;
    - County or local water, sewer, or sanitary districts;
    - State or local authorities, boards, or political subdivisions created by the General Assembly or pursuant to the Constitution and laws of the state; and
    - Nongovernmental entities with an approved land conservation project.

Minimum Borrower Qualifications

- ***Qualified Local Government*** – Municipalities and counties must be certified as Qualified Local Governments by the Georgia Department of Community Affairs (DCA).
- ***Service Delivery Strategy*** – Municipalities, counties, and authorities must be included in a DCA-verified Service Delivery Strategy. The project for which an applicant seeks financing must be consistent with the verified strategy.
- ***State Audit Requirements*** – Municipalities, counties, authorities, and nongovernmental entities must be in compliance with state audit requirements.
- ***Metro Plan Compliance*** – Municipalities, counties, and authorities located within the Metropolitan North Georgia Water Planning District (MNGWPD) can receive GEFA financing if the director of the Georgia Environmental Protection Division (EPD) has certified that the applicant/borrower is in compliance or is making a good faith effort to comply with all MNGWPD plans and/or enforcement measures.
- ***Updated Building Codes*** – Municipalities and counties must adopt and enforce O.C.G.A. Section 8-2-3 relating to the installation of high-efficiency plumbing fixtures.
- ***Current Loan Agreements*** – A current GEFA borrower can receive additional GEFA financing only if the borrower is in compliance with the existing credit documents, e.g., loan agreement and promissory note.
- ***Nongovernmental Entities*** – Nongovernmental entities must be a nonprofit organization with a primary purpose of permanently protecting or conserving land and natural resources, as evidenced by their organizational documents.

5. ELIGIBLE PROJECTS

GEFA's loan programs provide financing for a broad range of water, wastewater, sewer, stormwater, nonpoint source pollution prevention, land conservation, and solid waste projects. Specific project eligibility varies by program. The types of projects eligible for financing in each program and the minimum project requirements are listed below.

- ***Georgia Fund*** – May finance projects consistent with O.C.G.A. Section 50-23-4 to:
    - Supply, distribute, and treat water
    - Collect, treat, or dispose of sewage or solid waste

- ***Georgia Reservoir Fund*** (O.C.G.A. Section 50-23-28) – May finance projects consistent with O.C.G.A. Section 12-5-471 (10) to:
    - Expand the capacity of existing reservoirs or other sources for water supply
    - Establish new reservoirs or other sources for water supply

- ***CWSRF*** – May finance projects consistent with O.C.G.A. Section 50-23-5 (b)(30) and the federal Clean Water Act, 33 U.S.C.S. Section 1251 et seq. to:
    - Construct municipal wastewater facilities

- Control nonpoint source pollution, including projects that permanently protect conservation land

- ***DWSRF*** – May finance projects consistent with O.C.G.A. Section 50-23-5 (b)(30) and the federal Safe Drinking Water Act, 42 U.S.C.S. Section 300f et seq. to:
  - Install or upgrade facilities to improve drinking water quality or pressure, protect water sources, and provide storage create or consolidate water systems.

Minimum Project Eligibility Requirements Under the Federal State Revolving Fund Programs

In addition to meeting the other applicable eligibility requirements outlined in these policies, projects receiving funding through the CWSRF or DWSRF must comply with applicable federal statutes, rules, and regulations. These requirements include, but are not limited to:

- Each project must be included in an Intended Use Plan submitted by GEFA to the U.S. Environmental Protection Agency (EPA).
- Each project must successfully complete the State Environmental Review Process, which is administered by EPD, and receive a Notice of No Significant Impact or Categorical Exclusion.
- Each borrower must certify compliance with Title VI of the Civil Rights Act by completing EPA Form 4700-4.
- Each DWSRF project and CWSRF treatment works project must comply with applicable federal procurement and labor rules, including Disadvantaged Business Enterprise utilization, Equal Employment Opportunity, the Davis Bacon Act, and requirements that may arise in future federal law or future federal assistance agreements.
- Each DWSRF project and CWSRF treatment works project must incorporate iron and steel products produced in the U.S. ("American Iron and Steel Requirement").
- Each CWSRF treatment works project must certify that a Fiscal Sustainability Plan has been developed and is being implemented for the project or certify that a Fiscal Sustainability Plan will be developed and implemented for the project.

6. ELIGIBLE ACTIVITIES

Borrowers of GEFA financing may use GEFA funds for the following activities related to an eligible project:

- Feasibility analysis
- Project design
- Construction, grading, site preparation, dredging, etc.
- Land and easement acquisition needed for project implementation
- Stream or wetland mitigation
- Administrative and/or legal services
- System purchase

Engineering, Legal, and Administrative Costs – GEFA funds may be utilized for engineering, design, administrative costs, facilities planning, and land acquisition provided that these costs are necessary for the completion of the project defined by the scope of work and identified in the budget of the approved loan agreement. Such eligible costs incurred prior to the execution of a loan agreement are eligible for reimbursement with a GEFA loan. GEFA also offers engineering-only loans for these preliminary soft costs needed to facilitate the construction of an eligible project. GEFA will review and apply a standard to all project budgets.

Purchase of Existing Systems – An application that proposes to purchase an existing water and/or wastewater system must be accompanied by a certification of the value of the system by a registered professional engineer. GEFA will require other information as needed to document the content and costs of the purchase.

GEFA's loan agreement provides additional information about activities for which a borrower may or may not use GEFA funds.

7. PROGRAM MAXIMUMS

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

Georgia Fund

- The maximum loan amount is $15,000,000 per borrower per fiscal year.
- The maximum loan amount for emergency loans is $1,000,000 per project.
- The standard amortization period is 20 years or the useful life of the project.

Georgia Reservoir Fund

- The maximum loan amount will be determined based on availability of funds.
- The length of the amortization period shall be determined on a case-by-case basis consistent with O.C.G.A. Section 50-23-28.
- The maximum amortization period is 40 years.

CWSRF

- The maximum loan amount is $12,000,000 per borrower per fiscal year.
- The maximum loan amount for engineering loans is $2,000,000 per project.
- The maximum amortization period is 30 years not to exceed the useful life of the project.

DWSRF

- The maximum loan amount is $10,000,000 per borrower per fiscal year.
- The maximum loan amount for engineering loans is $2,000,000 per project.

- The maximum amortization period is 40 years for communities designated as "disadvantaged" based on GEFA's affordability criteria not to exceed the useful life of the project.

8. INTEREST RATES

Amortized interest: GEFA indexes its interest rates to the true interest cost (to the nearest hundredth of one percent) received by the state on its 20-year, competitively-bid, general obligation bond issue. This is GEFA's benchmark rate; however, the interest rate concessions described below may apply.

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

Federal Loans – For CWSRF and DWSRF loans, GEFA will charge an interest rate that is 10 basis points (0.10 percent) below GEFA's benchmark rate.

Interest Rate Concessions – GEFA provides the following interest rate concessions for eligible borrowers or eligible projects under the specified funding programs. Interest rate concessions shall not be used in combination.

- ***WaterFirst*** – Communities that receive the WaterFirst designation may receive an interest rate 100 basis points (1 percent) below the prevailing interest rate for the program through which it is to be funded.
- ***PlanFirst*** – Communities designated as a PlanFirst Community may receive an interest rate 50 basis points (0.50 percent) below the prevailing interest rate for the program through which it is to be funded.
- ***Conservation*** – Communities seeking financing for eligible energy, land, or water conservation projects may receive an interest rate 100 basis points (1 percent) below the prevailing interest rate for the program through which it is to be funded as outlined in GEFA's Water Conservation Financing guidance.
- ***Special Loan Terms*** – The GEFA board may approve loans with different interest rates or specialized terms, e.g., principal forgiveness, consistent with specific program objectives and/or relevant federal requirements.

9. FEES

GEFA shall assess the following fees to loan borrowers:

1. **Origination Fee** – An origination fee of 1.50 percent pursuant to the loan agreement.

2. **Modification Fees**
    a. First modification No charge
    b. Second modification No charge
    c. Third+ modification(s) 1 percent

3. **Loan Servicing Fees**
    a. Non-sufficient Funds – A non-sufficient funds fee (NSF) if the borrower fails to have sufficient funds in its designated bank account at the time the payment is drafted. The payment due may be for any type of payment due under the credit documents including origination fees,

construction interest, monthly principal and interest payments, or any other fee. GEFA will charge the NSF fee to the borrower for each loan for which payment is due and not available.

b. Late – A late fee for any payment not received by the 15th of the month in which the payment is due. This will be in addition to any NSF fees assessed in the same month.
c. Loan Continuation – A monthly Loan Continuation Fee in the event the borrower fails to draw funds within six months (180 days) of loan agreement execution.

For details about the fees, refer to the Loan Servicing Fee Schedule available at gefa.georgia.gov/loan-documents.

10. LOAN SECURITY

GEFA requires a revenue and full-faith-and-credit pledge of each borrower and any other special loan condition GEFA may deem necessary, e.g., debt service reserve, etc.

For borrowers, such as authorities, that lack taxation powers or lack adequate taxation capacity to provide a full-faith-and-credit pledge equal to the value of the loan, the following requirements will need to be fulfilled prior to execution of loan:

- A debt service coverage ratio of 1.25 times or greater
- A debt service coverage ratio of less than 1.25 times, but equal to or greater than 1.05 times – a reserve in the amount of one year's debt service on the proposed debt must be deposited into a separate bank account that names GEFA as the beneficiary, prohibits the borrower from withdrawing funds without GEFA's written consent, and requires the bank to submit quarterly statements of activity and account balance information directly to GEFA.
- A debt service coverage ratio of less than 1.05 times – Additional security through an agreement with the authority's local government that is willing and able to provide a full-faith-and-credit pledge to back the loan.

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

11. RELEASE OF GEFA FUNDS DURING CONSTRUCTION

GEFA monitors construction and endorses GEFA payments in accordance with the loan agreement. To allow monitoring, the loan or grant borrower must notify GEFA prior to commencing construction.

12. LOAN EXECUTION DEADLINE

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

13. LOAN RESTRUCTURING

Loan restructuring is the changing of terms and/or conditions of an existing loan. The range of restructuring options may include adjusting the interest rate of a loan, changing the amortization period of a loan, or changing

the repayment schedule to adjust allocation between interest and principal. GEFA will consider a borrower's request to restructure its existing GEFA loan(s) on a case-by-case basis if the borrower is experiencing financial hardship. In evaluating a restructuring request, GEFA will consider at a minimum the following indicators of financial hardship:

- The borrower's debt service coverage ratio history.
- The type and extent of efforts undertaken by the borrower to improve its financial condition, including enhancing revenues from rate increases or raising of ad valorem taxes and/or reducing costs.
- Emergency or exigent circumstances beyond the control of the borrower that impose a long-term and severe financial hardship.

Under no circumstances will loan principal be forgiven.

14. LOAN REFINANCING

Loan refinancing uses loan funds to pay off an existing debt obligation, thereby satisfying the terms of the existing debt agreement and cancelling the existing obligation.

- The community is requesting a loan from GEFA to finance an eligible, time-sensitive, and critical project, but needs to consolidate existing GEFA debt into the new loan to afford the new project.
- The community has an engineering loan it would like to refinance with the proceeds of a construction loan from GEFA, thereby combining the engineering loan and the construction loan into one loan.

15. CREDIT ANALYSIS

GEFA requires a minimum debt service coverage of 1.05 times in the first year of repayment and each subsequent year of the outstanding GEFA debt.