2020 Supplemental Intended Use Plan
Georgia Environmental Finance Authority
Clean Water State Revolving Fund
Additional Supplemental Appropriations for Disaster Relief Act, 2019 (ASADRA)

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Introduction

On June 6, 2019, the “Additional Supplemental Appropriations for Disaster Relief Act, 2019” (ASADRA) was signed into law. According to ASADRA, Georgia is eligible to apply for supplemental funding under the Clean Water State Revolving Fund (CWSRF) for the purpose of addressing impacts of Hurricane Michael. Section 606(c) of the Water Quality Act of 1987 requires each state to prepare an Intended Use Plan (IUP) identifying the use of the funds from the CWSRF and how those uses support CWSRF goals. This IUP outlines Georgia’s proposed uses of the CWSRF ASADRA allotment of $2,655,000. ASADRA is a one-time injection of funding to promote resilience. To maximize efficiency, states will carry out ASADRA through their existing SRF programs. This Supplemental Intended Use Plan (IUP) serves to explain how the ASADRA capitalization grant will be used within the CWSRF program.

The Georgia Environmental Finance Authority (GEFA) was created by the Georgia General Assembly in 1986 as the successor agency to the Georgia Development Authority Environmental Facilities Program. GEFA 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) will provide professional services to administer the ASADRA. 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.

ASADRA Call for Projects Process

Developing the ASADRA comprehensive list involves a pre-application process where all communities requesting funding provide project-related information. GEFA initiated the call for projects process on April 1, 2020, allowing prospective applicants to submit pre-applications until April 24, 2020. GEFA emailed the call for projects notice to its stakeholder list. GEFA also designated a section of its website to announce the call for projects. GEFA made available the call for projects packets that contained detailed information about financing terms, available funding, and the scoring system for project prioritization. GEFA accepted ASADRA pre-applications via email using a Microsoft Word-based pre-application form available on the GEFA website. GEFA used the pre-application information to score and rank all submitted projects. Twenty-three clean water projects were submitted with a total need of $31,056,764. The ASADRA comprehensive list includes all clean water projects in descending order based upon project score.
ASADRA Comprehensive List

The ASADRA comprehensive list (Attachment 1) includes clean water projects submitted during the pre-application call for projects. The comprehensive list is comprised of the community, the project score, the population, the total project cost, the affordability score, whether or not the borrower is eligible for principal forgiveness, and a description of the project. 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).

ASADRA Fundable List and Estimated Disbursement Schedule

The ASADRA fundable project list with an estimated disbursement schedule is located in Attachment 2. The fundable list contains projects GEFA has identified as ready to move forward, which can be seen in the project score column in Attachment 1. Projects qualify for the fundable list by meeting conditions such as: consent order issued by Georgia EPD, CE or NONSI issuance or approval, and/or are needed to maintain compliance with an applicable permit. Projects on the fundable list are projected to draw down the 2020 ASADRA funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2020 ASADRA payment schedule located in Attachment 3, which indicates the timeframe for requesting the ASADRA 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 ASADRA payment schedule.

The ASADRA assistance includes loan financing and any identified principal forgiveness as outlined in the applicable appropriations language. Assistance will also be provided to municipalities and water/sewer authorities created by the Georgia legislature. For an activity to be eligible for ASADRA funds, it must be otherwise SRF eligible, have been impacted by Hurricane Michael, and serve one or more of the following purposes:

- Facilitates preparation for, adaptation to, or recovery from rapid hydrologic change or any other type of natural disaster for a wastewater treatment works or drinking water system or related facility;
- Reduces the likelihood of physical damage to a treatment works or drinking water systems;
- Reduces a treatment works’ or water system’s susceptibility to physical damage or ancillary impacts caused by floods, earthquakes, and fires; or
- Facilitates preparation for, adaptation to, or recovery from a sudden, unplanned change in the amount of and movement of water in proximity to a treatment works or water system.

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.
Terms and Conditions of Financing

**Standard ASADRA Financing Terms**
ASADRA loans are being offered with zero percent interest. ASADRA loans are available with terms as short as five years and not exceeding 30 years, and the term cannot exceed the useful life of the project.

**Timeline**
According to the grant conditions, ASADRA funds must be disbursed in a timely and expeditious manner. Therefore, for a project to remain eligible for ASADRA funding, a project application with the completed State Environmental Review Process (SERP) must be submitted to GEFA by December 31, 2020.

**Principal Forgiveness**
The terms and conditions of the grant award allow subsidy in the form of principal forgiveness to borrowers of the ASADRA loan program. Subsidy may not fall below 20 percent or exceed 30 percent of the total grant award.

Principal forgiveness will be provided to all borrowers on the ASADRA comprehensive project list to incentivize all projects to move forward with a loan commitment to utilize all of the available ASADRA grant dollars. The amount of potential principal forgiveness is based on the borrower’s affordability score.

In preparation of the FY2019 call for projects, GEFA contracted with the Environmental Finance Center at the University of North Carolina to develop a tool for evaluating and scoring communities to determine principal forgiveness eligibility. The tool uses 10 criteria from the U.S. Census Bureau’s 2018 American Community Survey – median household income, unemployment percent, percentage not in labor force, poverty rate, percentage on Social Security, percentage on Supplemental Security Income (SSI), percentage with cash public assistance, percentage with Supplemental Nutrition Assistance Program (SNAP), age dependency ratio, and population trend.

For each criterion, a borrower will be categorized into one of four percentiles - 25 percent, 50 percent, 75 percent, or 100 percent. A score of one through four is given for each criterion, based on the percentile. A maximum of 40 points is possible. If a community has multiple projects on the CWSRF comprehensive list, only one project can receive principal forgiveness. The affordability score for each applicant can be found in Attachment 1.

1. **Median Household Income (MHI)**

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (4 points)</th>
<th>50th Percentile (3 points)</th>
<th>75th Percentile (2 points)</th>
<th>100th Percentile (1 point)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MHI</td>
<td>$31,701</td>
<td>$40,155</td>
<td>$52,234</td>
<td>$52,235 or higher</td>
</tr>
</tbody>
</table>

1
### 2. Unemployment Percent

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Percent</td>
<td>2.2%</td>
<td>3.6%</td>
<td>5.1%</td>
<td>5.2% and higher</td>
</tr>
</tbody>
</table>

### 3. Percentage Not in Labor Force

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage Not in Labor Force</td>
<td>36.6%</td>
<td>43.8%</td>
<td>50.9%</td>
<td>60.0% and higher</td>
</tr>
</tbody>
</table>

### 4. Poverty Rate

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty Rate</td>
<td>13.2%</td>
<td>21.2%</td>
<td>28.7%</td>
<td>28.8% and higher</td>
</tr>
</tbody>
</table>

### 5. Percentage on Social Security

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage on Social Security</td>
<td>28.9%</td>
<td>35.7%</td>
<td>42.6%</td>
<td>42.7% and higher</td>
</tr>
</tbody>
</table>

### 6. Percentage on SSI

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage on SSI</td>
<td>3.9%</td>
<td>6.8%</td>
<td>9.9%</td>
<td>10.0% and higher</td>
</tr>
</tbody>
</table>

### 7. Percentage with Cash Public Assistance

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with Cash Public Assistance</td>
<td>0.5%</td>
<td>1.3%</td>
<td>2.5%</td>
<td>2.6% and higher</td>
</tr>
</tbody>
</table>
8. Percentage with SNAP

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with SNAP</td>
<td>11.6%</td>
<td>18.8%</td>
<td>26%</td>
<td>27% and higher</td>
</tr>
</tbody>
</table>

9. Age Dependency Ratio

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Dependency Ratio</td>
<td>57.8</td>
<td>67</td>
<td>77.3</td>
<td>77.4 and higher</td>
</tr>
</tbody>
</table>

10. Population Trend

The following categories will be used to determine the score for change in population from 2011 to 2018.

- 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)

The following list shows the affordability score and potential principal forgiveness percentage for the FY2020 grant year:

<table>
<thead>
<tr>
<th>Affordability Score</th>
<th>Percent of Project Cost Eligible for Principal Forgiveness</th>
<th>Principal Forgiveness Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Score of 33 and higher</td>
<td>25%</td>
<td>$300,000</td>
</tr>
<tr>
<td>Score of 30 - 32</td>
<td>20%</td>
<td>$275,000</td>
</tr>
<tr>
<td>Score of 21 - 29</td>
<td>15%</td>
<td>$250,000</td>
</tr>
<tr>
<td>Score of 20 and lower</td>
<td>7.5%</td>
<td>$225,000</td>
</tr>
</tbody>
</table>

4 Percent Administration

Georgia does not intend to use any of the 4 percent set-aside for administrative purposes. GEFA has sufficient funds in its non-program fee account to cover the administrative costs.

Transfer of Funds

GEFA agrees to manage and expend all funds transferred between the Drinking Water State Revolving Fund (DWSRF) and the CWSRF included in this IUP or any amendments thereto consistent with the requirements of
ASADRA. According to GEFA’s Operating Agreement with EPA, funds can be transferred from the DWSRF to the CWSRF or vice versa. The amount of the transfer is limited to 33 percent of the affected capitalization grant. GEFA intends to maximize funding for both ASADRA programs by transferring 33 percent of the DWSRF ASADRA grant to the CWSRF ASADRA account.

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.

WRRDA 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 (FSP)

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 an FSP. This provision applies to all loans for which the loan recipient submitted an application 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 and 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 Project as any activity requiring professional services estimated by the state agency to have a cost in excess of $1,000,000 and costs for professional services in excess of $75,000. 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 $75,000. 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 go through a two-step selection process if project costs are above $3,000,000 and A/E services exceed $75,000. 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.
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 $75,000 no competitive procurement is required.

GEFA’s website includes links to RFQ templates for both the one-step and two-step selection processes for A/E services.

CWSRF Goals and Objectives

Long-term Goals

1. Manage the ASADRA program in a fiscally responsible manner.
2. Promote and educate communities on the viability of regionalization and/or consolidation of systems to take advantage of economies of scale and to address the technical, managerial, and financial capacity issues experienced by disadvantaged communities.
3. Assure the fiscal, technical, and managerial integrity of ASADRA by preventing waste, fraud, and abuse.
Short-term Goals
1. Award ASADRA funds to maximize the use of the available allotment to support wastewater infrastructure.
2. Utilize marketing and outreach strategies that publicize and promote awareness of ASADRA assistance options.

20 Percent State Match Requirement

Under the provisions of the FWPCA Section 602(b)(2), the state is required to deposit an amount equal to 20 percent of the total capitalization grant into the CWSRF. Based on the FY2020 CWSRF ASADRA allotment of $2,655,000 plus the transfer of 33 percent of the DWSRF ASADRA capitalization grant, the grant funds in the CWSRF ASADRA account will total $13,743,000. Therefore, the required state match equals $2,748,600. GEFA will draw down federal dollars exclusively while applying $2,748,600 of the overmatch credit of $17,112,851 approved by EPA on June 4, 2018. Each project which receives direct federal grant funds will receive a portion of the disbursement in federal funds (83.33 percent) and a portion of the disbursement in state match funds (16.67 percent). These state match 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 become CWSRF funds and returned to the program.

Assurances and Specific Proposals

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for FY2020 funds, GEFA further agrees to adhere to all the certifications covered within the Operating Agreement with EPA Region 4. The specific certifications are:

1. Capitalization grant agreement
2. Payment schedule
3. State matching funds
4. Commitment of 120 percent in one year
5. All Funds - timely expenditure
6. Enforceable requirements of the Clean Water Act
7. Cross cutting issues
8. State law and procedures
9. State accounting and auditing procedures
10. Recipient accounting and auditing procedures
11. Annual report
12. Limitations on eligibility
13. Environmental review process
14. Maintain the fund
15. Perpetuity
16. Types of assistance
17. Priority list
18. Limitations of double benefits
19. Consistency with planning requirements
20. Annual audit
21. Intended use plan
22. Annual federal oversight review and technical assistance
23. Dispute resolution
24. Reserve the right to transfer up to 33 percent of grant amount between programs
25. NIMS
26. CBR

As in previous years, CWSRF program managers will continue to coordinate with the EPA Region 4 office on items such as quarterly and annual reports, annual reviews, National Needs Surveys, collection of NIMS data, training opportunities, attendance at regional and national conferences, workshops, and various administrative program efforts.

Public Participation

This IUP is subject to review and comment by the public prior to incorporation into the 2020 capitalization grant application. A public notice was placed in the Fulton Daily Report on Wednesday April 29, 2020, announcing a public meeting on the ASADRA IUP on Wednesday, May 13, 2020, at 10:00 a.m. in GEFA’s boardroom. Summaries of this public meeting can be found within Attachment 7.
<table>
<thead>
<tr>
<th>Community</th>
<th>Project Score</th>
<th>2018 Pop.</th>
<th>Total Project Cost</th>
<th>Affordability Score</th>
<th>Potential Principal Forgiveness</th>
<th>Est. Interest Rate</th>
<th>Est. Term</th>
<th>Project Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Leesburg</td>
<td>70</td>
<td>2982</td>
<td>$866,000</td>
<td>20</td>
<td>$64,950</td>
<td>0%</td>
<td>20</td>
<td>Install redundant collection system components and equipment and back-up bypass pumps or alternative energy sources, and a SCADA system. Additionally, the project will rehabilitate manholes and waterproof components of the collection system. Lastly, the city will perform a risk/vulnerability assessment of the existing sewer system.</td>
</tr>
<tr>
<td>City of Boston</td>
<td>70</td>
<td>1325</td>
<td>$1,500,000</td>
<td>35</td>
<td>$300,000</td>
<td>0%</td>
<td>20</td>
<td>Install redundant collection system components and equipment and bypass pumps or alternative energy sources. Additionally, the project will rehabilitate manholes and sewer main, replace damaged equipment, upgrade the SCADA system, connect five pump stations to submersible pumps, and waterproof components of the collection system.</td>
</tr>
<tr>
<td>City of Norman Park</td>
<td>62.5</td>
<td>1024</td>
<td>$728,000</td>
<td>20</td>
<td>$54,600</td>
<td>0%</td>
<td>20</td>
<td>Rehabilitate a pump station, replace a pump station, and install two generators with automatic transfer switches.</td>
</tr>
<tr>
<td>City of Colquitt</td>
<td>60</td>
<td>2194</td>
<td>$1,100,000</td>
<td>30</td>
<td>$220,000</td>
<td>0%</td>
<td>20</td>
<td>Install redundant collection system components and equipment and two back-up bypass pumps or alternative energy sources. Additionally, the project will rehabilitate manholes and sewer main, replace damaged equipment, upgrade the SCADA system, and waterproof components of the collection system.</td>
</tr>
<tr>
<td>City of Doxun</td>
<td>60</td>
<td>649</td>
<td>$750,000</td>
<td>33</td>
<td>$187,000</td>
<td>0%</td>
<td>20</td>
<td>Install redundant collection system components and equipment and a higher physical barrier around a pond structure. The project will also replace damaged equipment, upgrade the SCADA system, and waterproof components of the collection system.</td>
</tr>
<tr>
<td>Lee County Utilities Authority</td>
<td>60</td>
<td>20048</td>
<td>$1,710,000</td>
<td>16</td>
<td>$128,250</td>
<td>0%</td>
<td>20</td>
<td>Install redundant collection system components and equipment and a higher physical barrier around a pond structure. The project will also replace damaged equipment, upgrade the SCADA system, and waterproof components of the collection system.</td>
</tr>
<tr>
<td>City of Ashburn</td>
<td>52.5</td>
<td>3691</td>
<td>$1,676,280</td>
<td>33</td>
<td>$300,000</td>
<td>0%</td>
<td>20</td>
<td>Install a generator, smoke test and video sewer main, and repair sewer main. Additionally, the project includes repairing and upgrading pumps, replacing electrical equipment, and constructing a diversion system.</td>
</tr>
<tr>
<td>City of Hawkinsville</td>
<td>52.5</td>
<td>5310</td>
<td>$1,377,473</td>
<td>25</td>
<td>$206,621</td>
<td>0%</td>
<td>20</td>
<td>Install a generator and make improvements to the North WPCP facility, including the lift stations, which are necessary to ensure uninterrupted, reliable sanitary sewer service during normal operations and in the event of future natural disasters.</td>
</tr>
<tr>
<td>City of Leary</td>
<td>47.5</td>
<td>628</td>
<td>$1,068,500</td>
<td>29</td>
<td>$160,270</td>
<td>0%</td>
<td>20</td>
<td>Rehabilitate or replace sanitary sewer, install a back-up generator and a SCADA system, and purchase a mobile generator with transfer switches. Additionally, the project will waterproof control panels at lift stations.</td>
</tr>
<tr>
<td>City of Quitman</td>
<td>40</td>
<td>3581</td>
<td>$1,200,000</td>
<td>34</td>
<td>$300,000</td>
<td>0%</td>
<td>20</td>
<td>Install five bypass pumps, replace a broken pump at a lift station, replace a damaged centrifugal pump with a belt pump at the WPCP, clear the emergency flow equalization basin at the WPCP, and rehabilitate or replace existing sanitary sewer.</td>
</tr>
<tr>
<td>Community</td>
<td>Project Score</td>
<td>2018 Pop.</td>
<td>Total Project Cost</td>
<td>Affordability Score</td>
<td>Potential Principal Forgiveness</td>
<td>Est. Interest Rate</td>
<td>Est. Term</td>
<td>Project Description</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>---------------</td>
<td>-----------</td>
<td>---------------------</td>
<td>---------------------</td>
<td>--------------------------------</td>
<td>-------------------</td>
<td>----------</td>
<td>--------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>City of Montezuma</td>
<td>40</td>
<td>3117</td>
<td>$1,470,000</td>
<td>32</td>
<td>$275,000</td>
<td>0%</td>
<td>20</td>
<td>Rehabilitate or replace sewer main, manholes and services, install redundant submersible pumps at three lift stations and an emergency stand-by generator and automatic transfer switch. Map existing sanitary sewer collection system components and purchase a trailer mounted mobile generator.</td>
</tr>
<tr>
<td>City of Dawson</td>
<td>22.5</td>
<td>4222</td>
<td>$3,321,740</td>
<td>35</td>
<td>$300,000</td>
<td>0%</td>
<td>20</td>
<td>Install gravity sewer and two generators, raise and line manholes.</td>
</tr>
<tr>
<td>Georgetown-Quitman County Water and Sewerage Authority</td>
<td>22.5</td>
<td>2276</td>
<td>$225,000</td>
<td>35</td>
<td>$6,250</td>
<td>0%</td>
<td>20</td>
<td>Install a diesel-driven emergency stand-by bypass pumping unit, an emergency stand-by generator set and transfer switch, and a SCADA system.</td>
</tr>
<tr>
<td>City of Ochlocknee</td>
<td>22.5</td>
<td>653</td>
<td>$90,800</td>
<td>28</td>
<td>$13,620</td>
<td>0%</td>
<td>20</td>
<td>Construct two emergency generators to provide backup power supply for two existing sewage pump stations.</td>
</tr>
<tr>
<td>City of Pelham</td>
<td>22.5</td>
<td>3609</td>
<td>$644,000</td>
<td>30</td>
<td>$128,800</td>
<td>0%</td>
<td>20</td>
<td>Improve two lift stations and install a generator with an automatic transfer switch.</td>
</tr>
<tr>
<td>City of Macon</td>
<td>22.5</td>
<td>899</td>
<td>$200,000</td>
<td>30</td>
<td>$10,800</td>
<td>0%</td>
<td>20</td>
<td>Replace electrical equipment and a lift station, and install an automatic transfer switch for the existing generator.</td>
</tr>
<tr>
<td>City of Bainbridge</td>
<td>20</td>
<td>12152</td>
<td>$3,000,000</td>
<td>31</td>
<td>$275,000</td>
<td>0%</td>
<td>20</td>
<td>Repair and replace components at the water treatment plant.</td>
</tr>
<tr>
<td>City of Cairo</td>
<td>20</td>
<td>9528</td>
<td>$900,000</td>
<td>31</td>
<td>$160,000</td>
<td>0%</td>
<td>20</td>
<td>Rehabilitate and improve the sewage system.</td>
</tr>
<tr>
<td>City of Camilla</td>
<td>17.5</td>
<td>5000</td>
<td>$200,000</td>
<td>32</td>
<td>$40,000</td>
<td>0%</td>
<td>20</td>
<td>Install backup generators and bypass pumps at the collection system facilities.</td>
</tr>
<tr>
<td>City of Thomasville</td>
<td>17.5</td>
<td>18546</td>
<td>$4,640,000</td>
<td>29</td>
<td>$350,000</td>
<td>0%</td>
<td>20</td>
<td>Replace and repair aging components of the WPCP to include structural repair and biological and chemical process upgrades.</td>
</tr>
<tr>
<td>City of Dublin</td>
<td>18</td>
<td>15969</td>
<td>$3,240,471</td>
<td>31</td>
<td>$275,000</td>
<td>0%</td>
<td>20</td>
<td>Improve the gravity sewer system to address inflow and infiltration issues along an undersized section of clay gravity sewer mains. The project will alleviate issues at the Dublin Water Pollution Control Plant (WPCP) and meet the sanitary sewer needs of the Dublin-Laurens County South Industrial Park.</td>
</tr>
<tr>
<td>City of Sylvester</td>
<td>10</td>
<td>3737</td>
<td>$20,000</td>
<td>32</td>
<td>$5,000</td>
<td>0%</td>
<td>20</td>
<td>Install a generator at lift station.</td>
</tr>
<tr>
<td>City of Sylvester</td>
<td>10</td>
<td>3737</td>
<td>$1,904,500</td>
<td>32</td>
<td>$275,000</td>
<td>0%</td>
<td>20</td>
<td>Make improvements to the north and south wastewater treatment plants including mechanical upgrades and pond dredging.</td>
</tr>
<tr>
<td>PROJECT</td>
<td>LOAN AMOUNT</td>
<td>NOTICE TO PROCEED</td>
<td>CONSTR. START DATE</td>
<td>TARGET COMPL. DATE</td>
<td>1ST QTR</td>
<td>2ND QTR</td>
<td>3RD QTR</td>
<td>4TH QTR</td>
</tr>
<tr>
<td>----------------------------</td>
<td>-------------</td>
<td>-------------------</td>
<td>--------------------</td>
<td>-------------------</td>
<td>---------</td>
<td>---------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>City of Leesburg</td>
<td>$866,000</td>
<td>4/1/2021</td>
<td>4/15/2021</td>
<td>5/1/2022</td>
<td>$66,000</td>
<td>$195,000</td>
<td>$200,000</td>
<td>$200,000</td>
</tr>
<tr>
<td>City of Boston</td>
<td>$1,500,000</td>
<td>6/1/2021</td>
<td>6/15/2021</td>
<td>8/1/2022</td>
<td>$95,000</td>
<td>$475,000</td>
<td>$590,000</td>
<td>$1,160,000</td>
</tr>
<tr>
<td>City of Norman Park</td>
<td>$728,000</td>
<td>10/1/2020</td>
<td>11/1/2020</td>
<td>12/1/2021</td>
<td>$80,000</td>
<td>$150,000</td>
<td>$155,000</td>
<td>$288,000</td>
</tr>
<tr>
<td>City of Colquilt</td>
<td>$1,100,000</td>
<td>8/1/2021</td>
<td>8/15/2021</td>
<td>10/1/2022</td>
<td>$75,000</td>
<td>$75,000</td>
<td>$75,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>City of Doerun</td>
<td>$750,000</td>
<td>7/15/2021</td>
<td>8/1/2021</td>
<td>12/1/2022</td>
<td>$90,000</td>
<td>$200,000</td>
<td>$370,000</td>
<td>$660,000</td>
</tr>
<tr>
<td>Lee County Utilities Authority</td>
<td>$1,710,000</td>
<td>2/1/2021</td>
<td>3/1/2021</td>
<td>12/1/2022</td>
<td>$95,000</td>
<td>$175,000</td>
<td>$300,000</td>
<td>$350,000</td>
</tr>
<tr>
<td>City of Ashburn</td>
<td>$1,676,280</td>
<td>1/15/2021</td>
<td>2/1/2021</td>
<td>2/1/2022</td>
<td>$105,000</td>
<td>$205,000</td>
<td>$375,000</td>
<td>$616,280</td>
</tr>
<tr>
<td>City of Hawkinsville</td>
<td>$1,377,473</td>
<td>10/1/2020</td>
<td>10/15/2020</td>
<td>12/1/2021</td>
<td>$75,000</td>
<td>$195,000</td>
<td>$337,000</td>
<td>$575,000</td>
</tr>
<tr>
<td>City of Leary</td>
<td>$1,068,500</td>
<td>7/7/2021</td>
<td>7/12/2021</td>
<td>7/1/2022</td>
<td>$170,000</td>
<td>$350,000</td>
<td>$400,000</td>
<td>$920,000</td>
</tr>
<tr>
<td>City of Cuthbert</td>
<td>$1,200,000</td>
<td>9/1/2021</td>
<td>9/15/2021</td>
<td>10/1/2022</td>
<td>$250,000</td>
<td>$550,000</td>
<td>$800,000</td>
<td>$1,470,000</td>
</tr>
<tr>
<td>City of Montezuma</td>
<td>$1,470,000</td>
<td>8/9/2020</td>
<td>8/17/2020</td>
<td>12/1/2021</td>
<td>$35,000</td>
<td>$85,000</td>
<td>$150,000</td>
<td>$470,000</td>
</tr>
<tr>
<td>City of Dawson</td>
<td>$3,321,740</td>
<td>4/1/2021</td>
<td>5/10/2021</td>
<td>5/1/2022</td>
<td>$250,000</td>
<td>$650,000</td>
<td>$850,000</td>
<td>$1,295,000</td>
</tr>
<tr>
<td>Georgetown-Quitman County WSA</td>
<td>$225,000</td>
<td>6/1/2021</td>
<td>6/4/2021</td>
<td>6/12/2022</td>
<td>$40,000</td>
<td>$65,000</td>
<td>$90,000</td>
<td>$195,000</td>
</tr>
<tr>
<td>City of Ochlocknee</td>
<td>$90,800</td>
<td>4/1/2021</td>
<td>4/1/2021</td>
<td>5/1/2022</td>
<td>$25,000</td>
<td>$30,000</td>
<td>$25,000</td>
<td>$80,000</td>
</tr>
<tr>
<td>City of Pelham</td>
<td>$644,000</td>
<td>8/2/2021</td>
<td>8/2/2021</td>
<td>12/1/2022</td>
<td>$45,000</td>
<td>$275,000</td>
<td>$250,000</td>
<td>$570,000</td>
</tr>
<tr>
<td>City of Maigs</td>
<td>$504,000</td>
<td>11/1/2021</td>
<td>11/3/2021</td>
<td>8/12/2022</td>
<td>$175,000</td>
<td>$225,000</td>
<td>$400,000</td>
<td></td>
</tr>
<tr>
<td>City of Bainbridge</td>
<td>$3,000,000</td>
<td>8/2/2021</td>
<td>8/9/2021</td>
<td>10/1/2022</td>
<td>$250,000</td>
<td>$475,000</td>
<td>$775,000</td>
<td>$1,500,000</td>
</tr>
<tr>
<td>City of Cairo</td>
<td>$800,000</td>
<td>9/20/2021</td>
<td>9/22/2021</td>
<td>11/1/2022</td>
<td>$75,000</td>
<td>$350,000</td>
<td>$250,000</td>
<td>$675,000</td>
</tr>
<tr>
<td>City of Thomasville</td>
<td>$4,640,000</td>
<td>10/4/2021</td>
<td>10/4/2021</td>
<td>12/1/2022</td>
<td>$650,000</td>
<td>$2,350,000</td>
<td>$3,000,000</td>
<td></td>
</tr>
<tr>
<td>City of Dublin</td>
<td>$2,240,471</td>
<td>6/1/2021</td>
<td>6/1/2021</td>
<td>12/1/2022</td>
<td>$250,000</td>
<td>$575,000</td>
<td>$795,000</td>
<td>$1,620,000</td>
</tr>
<tr>
<td>City of Camilla</td>
<td>$200,000</td>
<td>11/16/2020</td>
<td>11/17/2020</td>
<td>9/1/2021</td>
<td>$15,000</td>
<td>$35,000</td>
<td>$65,000</td>
<td>$200,000</td>
</tr>
<tr>
<td>City of Vienna</td>
<td>$20,000</td>
<td>4/5/2021</td>
<td>4/5/2021</td>
<td>10/1/2021</td>
<td>$5,000</td>
<td>$15,000</td>
<td>$20,000</td>
<td></td>
</tr>
<tr>
<td>City of Sylvester</td>
<td>$1,924,500</td>
<td>9/1/2021</td>
<td>9/1/2021</td>
<td>12/1/2022</td>
<td>$350,000</td>
<td>$575,000</td>
<td>$575,000</td>
<td>$1,500,000</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$31,056,764</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>35,000</strong></td>
<td><strong>230,000</strong></td>
<td><strong>660,000</strong></td>
<td><strong>4,166,473</strong></td>
</tr>
</tbody>
</table>
# Attachment 3—ASAP ASADRA Payment Schedule
## Clean Water State Revolving Fund

### Attachment 3
**ASAP Payment Schedule**
**Additional Supplemental Appropriations for Disaster Relief Act**
**Clean Water State Revolving Fund**

<table>
<thead>
<tr>
<th>Payment No.</th>
<th>Federal Fiscal Year</th>
<th>Amount ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3rd 4/2020 - 6/2020</td>
<td>$0</td>
</tr>
<tr>
<td>2</td>
<td>4th 7/2020 - 9/2020</td>
<td>$2,655,000</td>
</tr>
<tr>
<td>3</td>
<td>1st 10/2020 - 12/2020</td>
<td>$0</td>
</tr>
<tr>
<td>4</td>
<td>2nd 1/2021 - 3/2021</td>
<td>$0</td>
</tr>
<tr>
<td>5</td>
<td>3rd 4/2020 - 6/2020</td>
<td>$0</td>
</tr>
<tr>
<td>6</td>
<td>4th 7/2020 - 9/2020</td>
<td>$0</td>
</tr>
<tr>
<td>7</td>
<td>1st 10/2020 - 12/2020</td>
<td>$0</td>
</tr>
<tr>
<td>8</td>
<td>2nd 1/2021 - 3/2021</td>
<td>$0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>$2,655,000</strong></td>
</tr>
</tbody>
</table>
### Sources & Uses

<table>
<thead>
<tr>
<th>Funding Sources</th>
<th>Federal Contribution</th>
<th>State Contribution</th>
<th>CWSRF Fund</th>
<th>CWSRF Admin Fees</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Repayments (P&amp;I)</td>
<td>14,565,164</td>
<td>0</td>
<td>14,565,164</td>
<td>0</td>
<td>14,565,164</td>
</tr>
<tr>
<td>FFY 2020 ASADRA Capitalization Grant</td>
<td>13,743,000</td>
<td>2,748,600</td>
<td>0</td>
<td>549,720</td>
<td>17,041,320</td>
</tr>
<tr>
<td><strong>Total Funding Sources</strong></td>
<td>13,743,000</td>
<td>2,748,600</td>
<td>14,565,164</td>
<td>549,720</td>
<td>31,606,484</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding Uses</th>
<th>Federal Contribution</th>
<th>State Contribution</th>
<th>CWSRF Fund</th>
<th>CWSRF Admin Fees</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Disbursements</td>
<td>13,743,000</td>
<td>2,748,600</td>
<td>14,565,164</td>
<td>-</td>
<td>31,056,764</td>
</tr>
<tr>
<td>FFY 2020 Administration</td>
<td>-</td>
<td>-</td>
<td>14,565,164</td>
<td>549,720</td>
<td>549,720</td>
</tr>
<tr>
<td><strong>Total Funding Uses</strong></td>
<td>13,743,000</td>
<td>2,748,600</td>
<td>14,565,164</td>
<td>549,720</td>
<td>31,606,484</td>
</tr>
</tbody>
</table>
GEFA’s affordability criteria uses data on median household income, unemployment percent, percentage not in labor force, poverty rate, percentage on Social Security, percentage on Supplemental Security Income (SSI), percentage with cash public assistance, percentage with Supplemental Nutrition Assistance Program (SNAP), age dependency ratio, and population trend from the U.S. Census Bureau’s 2018 American Community Survey. The borrower’s data is categorized in percentiles. GEFA will award principal forgiveness to Georgia’s most disadvantaged communities.

For each criterion, a borrower will be categorized into one of four percentiles - 25 percent, 50 percent, 75 percent, or 100 percent. A score of one through four is given for each criterion, based on the percentile. A maximum of 40 points is possible. If a community has multiple projects on the CWSRF comprehensive list, only one project can receive principal forgiveness. The affordability score for each applicant can be found in Attachment 1.

1. Median Household Income (MHI)

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (4 points)</th>
<th>50th Percentile (3 points)</th>
<th>75th Percentile (2 points)</th>
<th>100th Percentile (1 point)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MHI</td>
<td>$31,701</td>
<td>$40,155</td>
<td>$52,234</td>
<td>$52,235 or higher</td>
</tr>
</tbody>
</table>

2. Unemployment Percent

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Percent</td>
<td>2.2%</td>
<td>3.6%</td>
<td>5.1%</td>
<td>5.2% and higher</td>
</tr>
</tbody>
</table>

3. Percentage Not in Labor Force

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage Not in Labor Force</td>
<td>36.6%</td>
<td>43.8%</td>
<td>50.9%</td>
<td>60.0% and higher</td>
</tr>
</tbody>
</table>
### 4. Poverty Rate

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty Rate</td>
<td>13.2%</td>
<td>21.2%</td>
<td>28.7%</td>
<td>28.8% and higher</td>
</tr>
</tbody>
</table>

### 5. Percentage on Social Security

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage on Social Security</td>
<td>28.9%</td>
<td>35.7%</td>
<td>42.6%</td>
<td>42.7% and higher</td>
</tr>
</tbody>
</table>

### 6. Percentage on SSI

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage on SSI</td>
<td>3.9%</td>
<td>6.8%</td>
<td>9.9%</td>
<td>10.0% and higher</td>
</tr>
</tbody>
</table>

### 7. Percentage with Cash Public Assistance

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with Cash Public Assistance</td>
<td>0.5%</td>
<td>1.3%</td>
<td>2.5%</td>
<td>2.6% and higher</td>
</tr>
</tbody>
</table>

### 8. Percentage with SNAP

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage with SNAP</td>
<td>11.6%</td>
<td>18.8%</td>
<td>26%</td>
<td>27% and higher</td>
</tr>
</tbody>
</table>

### 9. Age Dependency Ratio

<table>
<thead>
<tr>
<th>State Percentiles</th>
<th>25th Percentile (1 point)</th>
<th>50th Percentile (2 points)</th>
<th>75th Percentile (3 points)</th>
<th>100th Percentile (4 points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Dependency Ratio</td>
<td>57.8</td>
<td>67</td>
<td>77.3</td>
<td>77.4 and higher</td>
</tr>
</tbody>
</table>
10. Population Trend

The following categories will be used to determine scoring for change in population from 2011 to 2018.

- 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)
Projects will be rated in four categories to determine eligibility and selection for funding under the Additional Supplemental Appropriations for Disaster Relief Act (ASADRA) Program.

### Clean Water ASADRA Project Ranking Criteria

**Additional Supplemental Appropriations for Disaster Relief Act Scoring System (maximum 100 points)**

1. Readiness to proceed (maximum 10 points)
2. Public health compliance benefits (maximum 10 points)
3. Project benefits (maximum 75 points)
   a. System operation and management benefits
   b. Flood reduction benefits
   c. Energy production and efficiency benefits
4. Other applicant or project attributes (maximum 5 points)

#### ASADRA Scoring System – Detailed Breakdown

1. **Readiness to Proceed** (Only ONE can be selected)
   
   a. State Environmental Review Process (SERP) complete
      (if selected, you must attach the approved NONSI or CE).  
      10 pts
   
   b. SERP in progress-NONSI or CE issued (if selected, you must attach the issuance).  
      5 pts

2. **Public Health Compliance Benefits**
   
   a. Project is needed to fully address deficiencies documented in an enforcement action, e.g. Notice of Violation, Consent Order, Administrative Order, etc. (Order # ________).  
      10 pts

3. **Project Benefits**

   **System Operation and Management Benefits**
   
   CHECK ALL BELOW THAT APPLY
   
   a. Project includes diversion of wastewater flows to an alternate system for emergency wastewater collection and treatment.  
      10 pts
b. Project includes installation of a SCADA system to allow remote or multiple system operation locations. 5 pts

c. Project includes installation of chemical storage safety equipment (e.g. chemical release alarms). 2.5 pts

d. Project includes installation of redundant collection system components and equipment. 2.5 pts

**Flood Reduction Benefits**
**CHECK ALL BELOW THAT APPLY**

a. Project includes relocation of facilities to less flood prone areas. 10 pts

b. Project includes construction of physical barriers around a facility, floodproofing/sealing of a structure, or waterproofing of electrical equipment. 10 pts

c. Project includes construction of green infrastructure, natural systems, or features to reduce the risk of flooding around a collection system facility. 5 pts

d. Project will correct significant infiltration and inflow or combined sewer overflows. 5 pts

**Energy Production and Efficiency Benefits**
**CHECK ALL BELOW THAT APPLY**

a. Project includes installation of a back-up generator that will serve a pump station or other collection system facility. 10 pts

b. Project will replace damaged equipment with more energy-efficient equipment. 5 pts

c. Project will install a larger capacity fuel storage tank for back-up generators. 5 pts

4. **Other Applicant or Project Attributes**

a. Applicant maintains a central asset inventory (with descriptive information about assets such as age, size, construction materials, location, installation date, condition, and remaining useful life) and a complete sewer system map. 5 pts

*GEFA reserves the right to verify any information submitted within the pre-application.*
Call to Order
The public meeting will be called to order on May 13, 2020, at 10:00 a.m. In accordance with safety precautions regarding the COVID-19 virus and in keeping with the Governor’s Declaration of a Public Health State of Emergency, members of the public who want to participate in the public hearing must do so via conference call. To participate in the public meeting, please utilize the following toll-free conference call number, 888-698-8991, and conference code 4663622951.
1. PURPOSE

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

2. APPLICABILITY

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

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

3. SUB-PROGRAMS

Georgia Fund

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

4. ELIGIBLE RECIPIENTS

Type of Entity

- GEFA can provide financing to the following entities:
  o Local governments and instrumentalities of the state,
  o Municipal corporations,
  o County or local water, sewer, or sanitary districts,
State or local authorities, boards, or political subdivisions created by the General Assembly or pursuant to the Constitution and laws of the state, and

Nongovernmental entities with an approved land conservation project.

Minimum Recipient Qualifications

- **Qualified Local Government** – Municipalities and counties must be certified as Qualified Local Governments by the Georgia Department of Community Affairs (DCA).
- **Service Delivery Strategy** – Municipalities, counties, and authorities must be included in a DCA-verified Service Delivery Strategy. The project for which an applicant seeks financing must be consistent with the verified strategy.
- **State Audit Requirements** – Municipalities, counties, authorities, and nongovernmental entities must be in compliance with state audit requirements.
- **Metro Plan Compliance** – Municipalities, counties, and authorities located within the Metropolitan North Georgia Water Planning District (MNGWPD) can receive GEFA financing if the director of the Georgia Environmental Protection Division (EPD) has certified that the applicant/recipient is in compliance or is making a good faith effort to comply with all MNGWPD plans and/or enforcement measures.
- **Updated Building Codes** – Municipalities and counties must adopt and enforce O.C.G.A. Section 8-2-3 relating to the installation of high-efficiency plumbing fixtures.
- **Current Loan Agreements** – A current GEFA borrower can receive additional GEFA financing only if the borrower is in compliance with the existing credit documents, e.g., loan agreement and promissory note.
- **Nongovernmental Entities** – Nongovernmental entities must be a nonprofit organization with a primary purpose of permanently protecting or conserving land and natural resources, as evidenced by their organizational documents and consistent with O.C.G.A. Section 12-6A-2(9.1).

5. **ELIGIBLE PROJECTS**

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

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

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

- **CWSRF** – May finance projects consistent with the federal Clean Water Act to:
  - Construct municipal wastewater facilities
  - Control nonpoint source pollution, including projects that permanently protect conservation land as defined by O.C.G.A. Section 12-6A-2(5)
- **DWSRF** – May finance projects consistent with the federal Safe Drinking Water Act to:
  - Install or upgrade facilities to improve drinking water quality or pressure, protect water sources, and provide storage create or consolidate water systems

**Minimum Project Eligibility Requirements Under the Federal State Revolving Fund Programs**

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

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

6. **ELIGIBLE ACTIVITIES**

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

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

**Engineering, Legal, and Administrative Costs** – GEFA funds may be utilized for engineering, design, administrative costs, facilities planning, and land acquisition provided that these costs are necessary for the completion of the project defined by the scope of work and identified in the budget of the approved loan agreement. Such eligible costs incurred prior to the execution of a loan agreement are eligible for reimbursement with a GEFA loan. GEFA also offers engineering-only loans for these preliminary soft costs needed to facilitate the construction of an eligible project. GEFA will review and apply a standard to all project budgets.
**Purchase of Existing Systems** – An application that proposes to purchase an existing water and/or wastewater system must be accompanied by a certification of the value of the system by a registered professional engineer. GEFA will require other information as needed to document the content and costs of the purchase.

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

7. **PROGRAM MAXIMUMS**

Loans available from GEFA are subject to the following maximums.

**Georgia Fund**

- The maximum loan amount is $3,000,000 per borrower per year.
- The maximum loan amount for emergency loans is $500,000 per project.
- The standard amortization period is 20 years or the useful life of the project.

**Georgia Reservoir Fund**

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

**CWSRF**

- The maximum loan amount is $25,000,000 per borrower per year.
- The maximum loan amount for engineering loans is $2,000,000 per project.
- The maximum amortization period is 30 years not to exceed the useful life of the project.

**DWSRF**

- The maximum loan amount is $25,000,000 per borrower per year.
- The maximum loan amount for engineering loans is $2,000,000 per project.
- The maximum amortization period is 30 years for communities designated as “disadvantaged” based on GEFA’s affordability criteria not to exceed the useful life of the project.

8. **INTEREST RATES**

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

**Federal Loans** – For CWSRF and DWSRF loans, GEFA will charge an interest rate that is 50 basis points (0.50 percent) below GEFA’s benchmark rate.
Interest Rate Concessions – GEFA provides the following interest rate concessions for eligible borrowers or eligible projects under the specified funding programs. Interest rate concessions shall not be used in combination.

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

9. **FEES**

GEFA may assess certain fees to loan recipients.

**Origination Fee** – GEFA will charge an origination fee of 1 percent pursuant to the loan agreement.

**Loan Servicing Fees** – Under specific circumstances, GEFA may charge the following loan servicing fees:

- GEFA may assess a non-sufficient funds fee (NSF) if the borrower fails to have sufficient funds in its designated bank account at the time the payment is drafted. The payment due may be for any type of payment due under the credit documents including origination fees, construction interest, monthly principal and interest payments, or any other fee. GEFA will charge the NSF fee to the borrower for each loan for which payment is due and not available.
- GEFA may assess a late fee for any payment not received by the 15th of the month in which the payment is due. This will be in addition to any NSF fees assessed in the same month.
- GEFA may assess a monthly Loan Continuation Fee in the event the borrower fails to draw funds within six months (180 days) of loan agreement execution.

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

10. **LOAN SECURITY**

GEFA requires a revenue and full-faith-and-credit pledge of each borrower and any other special loan condition it may deem necessary, e.g., debt service reserve, etc. For borrowers, such as authorities, that lack taxation authority or lack adequate taxation authority to provide a full-faith-and-credit pledge equal to the value of the loan, GEFA will require those borrowers to sign an agreement with a local government that is willing and able to provide a full-faith-and-credit pledge to back the loan. In cases where the borrower is unable to secure such an agreement, GEFA may require additional security by other means.
13. **RELEASE OF GEFA FUNDS DURING CONSTRUCTION**

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

14. **LOAN EXECUTION DEADLINE**

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

15. **LOAN RESTRUCTURING**

Loan restructuring is the changing of terms and/or conditions of an existing loan. The range of restructuring options may include adjusting the interest rate of a loan, changing the amortization period of a loan, or changing the repayment schedule to adjust allocation between interest and principal. GEFA will consider a borrower’s request to restructure its existing GEFA loan(s) on a case-by-case basis if the borrower is experiencing financial hardship. In evaluating a restructuring request, GEFA will consider at a minimum the following indicators of financial hardship:

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

Under no circumstances will loan principal be forgiven.

16. **LOAN REFINANCING**

Loan refinancing uses loan funds to pay off an existing debt obligation, thereby satisfying the terms of the existing debt agreement and cancelling the existing obligation. GEFA will consider requests to refinance existing GEFA debt on a case-by-case basis if one of the following conditions is met:

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

17. **CREDIT ANALYSIS**

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