2024
Intended Use Plan
Base and Supplemental
Clean Water
State Revolving Fund

Prepared by the
Georgia Environmental Finance Authority

May 31, 2024

2024 Intended Use Plan
Georgia Environmental Finance Authority
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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 FY2024 Base CWSRF allotment of $13,803,000 and the FY2024 Supplemental CWSRF allotment of $38,451,000.

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 October 1, 2023 and was open through January 31, 2024.
- 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.
- Seventy-six clean water projects were submitted with a total need of $673,245,421. The required subsidy amount that will be awarded for base is $2,760,600 which is 20 percent of the

capitalization grant amount. The required subsidy amount that will be awarded for supplemental is $18,840,990 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 equivalency projects can be found in Attachment 2.

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 2024 base and supplemental grant funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2024 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;
- 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 40 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 40 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 $2,090,160 for administrative purposes which is based on the supplemental FY2024 allotment of $38,451,000 and the base FY2024 allotment of $13,803,000. 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 Bipartisan Infrastructure Law (BIL) Implementation

BIL 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 BIL:

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

Build America, Buy America Act (BABA)

Alongside BIL, 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 give, 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.

Short-term Goals/Outputs

1. Continue meeting objective two under goal five to project 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 FY2024 allotment of $13,803,000, the state match required equals $2,760,600. BIL states that for funds provided under this paragraph of this ACT in fiscal year 2024, 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 FY2024 allotment of $38,451,000, the state match required equals $7,690,200. 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 2024 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
2024 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 Ashburn*	100	4,290	$1,697,000	35	Primary	2.85%	20	GA0025852	The City of Ashburn is under a corrective action plan to reduce wastewater spills. This Project includes sewer rehabilitation of 7000 of clay sanitary sewer installed prior to 1949, replacement of failing Hatfield Road Sanitary sewer pumping station, replacement of failing Industrial Park sewer pumping station, and emergency generators for both locations..			x					
City of Dawson*	100	4,410	$2,000,000	33	Primary	2.85%	20	GA0021326	The City of Dawson plans to conduct additional trenchless rehabilitation of existing sewer mains throughout multiple areas of the City. The Existing Sewer Mains are past their intended service life and need to be rehabilitated to help eliminate Inflow and Infiltration. Additionally, the City of Dawson is requesting additional funds for improvements at the City's Water Pollution Control Plant (WPCP). Since inflation has skyrocketed since 2021, the date of the original CWSRF Loan for WPCP Improvements, the cost to repair existing and install new equipment at the WPCP has drastically increased. Proposed Work at the City's WPCP will include the following: Replacement of Existing Emergency Generator, Modifications to the Existing Raw Sewage Pump Station (including new Submersible Pumps), Construction of a New Screen and Grit Structure, Rehabilitation of Four Existing Clarifiers, Modifications and Rehabilitation to the Existing Aerobic Digester, and the Abandonment of the Existing RAS Control Box. All work will be completed on City-owned Property, Right-Of-Way, or Easements.			x					
City of Luthersville*	100	776	$10,200,000	28	Primary	2.85%	20		The project will be the next phase of a new sanitary sewer collection system to serve the City of Luthersville in Meriwether County. The collection system will ultimately serve an estimated 330 customers within the city limits. Elements of the collection system will include a network of primarily 8" dia. gravity sewer, new 4" and 6" dia. service laterals, clean outs for every customer, standard 4' diameter manholes, steel casings installed by jack and bore where the sewer crosses state highways, removal and replacement of road and driveway pavements where necessary to install piping, approximately five (5) sewage lift stations which will pump through primarily 6" force mains, and one (1) main lift station which will pump all of the sanitary sewage to an adjacent system for treatment through a 10" force main. The sewage will be pumped nearly 9 miles to the north along Highway 27 Alt. to the Coweta County Water and Sewerage Authority (CCWSA). The first phase of the project includes the installation of the main lift station and force main needed to transport the City's sanitary sewage to the CCWSA. Most of the costs associated with the first phase is expected to be paid from the Septic to Sewer grant that Luthersville received from GEFA. Any cost overrun from this first phase would be paid out of this proposed loan. This proposed loan would also pay for the next phase of improvements to extend the proposed Luthersville sanitary sewer collection system, connect residents to the system, and abandon old septic systems.			x					
City of Vidalia*	90	10,790	$2,500,000	32	Primary	2.85%	20	GA0025488	Improvements to both City Wastewater Treatment Facilities including, but not limited to, manual to mechanical bar screen replacement, aerator replacement, bypass piping, and clarifier equipment replacement. Additionally, the city will complete rehabilitation work in the sewer collection system and at several lift stations.	x							
City of Cairo*	90	10,180	$5,265,000	30	Primary	2.85%	20	GA0025771	Proposed improvements include a coagulant feed system, grit removal system, aeration disk replacement, digester & belt press replacement, and maintenance improvements at Cairo's water pollution control plant. The proposed improvements are necessary to correct frequent high volume untreated wastewater spills into Parkers Mill Creek, and other NPDES permit violations for exceeding parameter limits as documented in GA-EPD notice of violations.	x							
City of Albany*	90	65,282	$44,000,000	30	Primary	2.85%	20	GA0036854	CSO & Dewatering Building Improvements Joshua Street WPCP Albany, GA	x							
City of Pembroke	85	2,510	$7,350,000	24		2.85%	20	GA0038377	The loan will finance the construction and design of a waste water treatment plant in Pembroke Georgia. The project will provide 1 mgd of treatment for a growing population within or expecting to be within the City limits.	x							
City of Concord	75	378	$2,250,000	24		2.85%	20	GA0025470	The proposed improvements include the addition of aeration equipment, baffle curtains, a septic receiving station, new bar screen electrical upgrades, dam improvements, and other miscellaneous improvements required to bring the pond within EPD compliance by improving the operation of the pond.	x							
City of Savannah	75	148,004	$10,000,000	23		2.85%	20	Multiple	Sewer Improvements: Trenchless Rehab			x					
City of Savannah	75	148,004	$10,000,000	23		2.85%	20	Multiple	Sewer Improvements: I&I Investigation and Remediation			x			x		
City of Savannah	75	148,004	$10,000,000	23		2.85%	20	Multiple	Sewer Improvements: Model-Based Upgrades to Sewer Infrastructure Capacity			x					
Liberty County Development Authority	75	65,260	$37,600,000	21		2.85%	20		Re-permitting and construction of previously approved Water Reclamation Facility	x							
City of Meigs*	65	928	$5,384,000	32	Primary	2.85%	20	GA0048178	Proposed improvements include dredging wastewater pond, filter & disinfection system, earthwork, concrete slab, and electrical work. These improvements are required to address the facility consistently exceeding new NPDES permit parameter limits. The new permit limits are to comply with the Lake Talquin nutrient TMDL requirements.	x							
City of Dillard	65	337	$950,000	24		2.85%	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		
City of Maysville	65	1,870	$990,000	24		2.85%	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 Demorest	65	2,020	$975,000	22		2.85%	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					

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City of Helen	65	531	$975,000	22		2.85%	20	GAJ020157	The City of Helen 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. An SSES has already been completed identifying areas for rehabilitation.			x			x		
City of Baldwin	65	3,630	$2,500,000	20		2.85%	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						
City of Blairsville*	60	616	$4,112,000	29	Primary	2.85%	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						
Lincoln County	60	7,690	$5,000,000	28		2.85%	20		Lincoln County proposes to construct a new 0.10 MGD WWTF to serve the South Lincoln Co. SR 47 area. This WWTF will serve an area that is currently unserved and is experiencing failing septic systems.	x							
Lincoln County**	60	7,690	$8,000,000	28	Primary	2.85%	20		Lincoln County proposes to extend its wastewater collection system in order to provide sanitary sewer to the Trulock and Overlook areas which are currently unserved and are experiencing failing septic systems.		x						
City of Maysville	60	1,870	$6,000,000	24		2.85%	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 Savannah	60	148,004	$10,000,000	23		2.85%	20	Multiple	Septic to Sewer Conversion: Engineering, Design, and Construction		x						
Barrow County	60	85,590	$17,500,000	19		2.85%	20	GA0038733	Barrow County plans to improve and upgrade the Barber Creek wastewater treatment facility in order to provide improved treatment in order to comply with permit and address an EPD consent order and provide increased capacity.	x							
City of Adel**	50	5,570	$4,400,000	29	Primary	2.85%	20	GA0024911	West I-75 Utility Improvements: An extension is proposed for Alabama Road, located West of I-75 in the city limits, to serve future development. Along with this road extension, existing water and sewer will need to be replaced or extended to serve the same purpose. Along with a proposed 8" water line, utility improvements will include approximately 3,800 LF of 10" gravity sewer to a new submersible Lift Station #13. 4,800 LF of 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. This station, along with all related piping networks, will be owned and operated by the City of Adel. Currently, Li Station #14 receives all the ﬂow from the old Lift Station #13 as well as surrounding areas. We propose redirecting ﬂow from Lift Station #14, using the existing force main pipe, so it pumps South to the new Lift Station #13 instead of North to another City lift station. This redirection will alleviate the ﬂow burden on other existing lift stations. The added ﬂow from Lift Station #14 will be included in the capacity designed for the new pumps at Lift Station #13. Lift Station #18 Improvements: Station #18 is the last lift station in the City of Adel's sanitary sewage system and pumps the entire sewage ﬂow 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). Rehabilitation of this three-pump (triplex) submersible pumping station is proposed because of its deterioration due to age and increased ﬂow volume from Inﬂow and Inﬁltration (I&I) during wet weather. The following components will be replaced as part of this project: 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. Currently, there are two separate force mains leaving this station, each capable of sending wastewater to the WWTF using existing valves. A 16" pipe takes sewer to the treatment side of the plant while a 10" pipe discharges in the holding pond. The City proposes to abandon the 10'' force main routed to the holding pond as it is no longer needed to operate the WWTF.		x						
City of Cedartown**	50	10,190	$1,750,000	29	Primary	2.85%	20	GA0024074	The City of Cedartown's aeration diffuser system to the basins along with solids accumulation has been an issue for meeting NPDES permit at the wastewater treatment plant. This will include aeration diffuser system replacement and sediment removal in all four basins. The four aeration basins will be renovated using the specifications and drawings issued by the City's engineer.	x							
City of Alma**	50	3,430	$2,300,000	28	Primary	2.85%	20	GA0032328	Replace the pump station along State Route 32. The pump station replacement will include the decommissioning and replacement of four (4) pump stations and relocating the pump stations off the Georgia Department of Transportation's Right-Of-Way. This project will also include sewer extended to new wet wells and force main installed and connected to existing pipe. All existing mechanical and electrical components within the existing manholes will be removed. These manholes will then be re-used as traditional sewer manholes, transporting collected sewer to each new wet well.		x						
City of Toccoa**	50	9,130	$5,500,000	27	Alternate	2.85%	20	GA0021806	The proposed project will include critical improvements to the Toccoa Creek WPCP to replace equipment and structures which have exceeded their functional lifespan which risks the discharge of inadequately treated wastewater. The improvements include, but are not limited to, influent screening improvements, influent pump station improvements, flow control structure upgrades, improvements to the flow equalization basin, addition of a transfer pump station and force main, improvements to the aeration basin, upgrades to the secondary clarifiers and gravity thickener, upgrading the sludge pumps, and other miscellaneous improvements.	x							
City of Dillard	50	337	$1,200,000	24		2.85%	20	GA0047139	The City of Dillard proposes to extend sanitary sewer service to the south section of the City. The proposed project will eliminate problematic onsite septic systems that threaten the health and wellbeing of the area and nearby designated trout streams.		x						
City of Sky Valley	50	482	$2,000,000	17		2.85%	20		The City of Sky Valley proposes to construct a wastewater collection and treatment system to provide safe and sanitary wastewater disposal to correct onsite septic system issues. These funds will augment an existing GEFA Septic to Sewer Grant.	x	x						

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City of Barnesville**	40	6,290	$3,000,000	28	Alternate	2.85%	20	GA 0021041	Sanitary sewer improvements to the City's existing system to address I&I issues including sewer collection main upgrades and lift station upgrades.			x			x		
Town of Braselton	35	13,400	$25,000,000	16		2.85%	20	GA0038857	The proposed project will expand and enhance the existing WPCP to 3.5 MGD and will include improvements to the existing treatment process, comply with the most recent waste load allocation and provide energy efficiency and safety enhancements.	x							
City of Sparta	25	1,360	$3,585,000	37		2.85%	20	LAS GAJ040002	The City proposes to replace 6 antiquated wastewater pumping stations with modern high efficiency equipment. The existing stations are approaching 40 years of age and have ongoing operational issues.		x						
City of Homerville	25	2,340	$2,500,000	35		2.85%	20	GA0031828	The City of Homerville is proposing to rehabilitate the pump station at the water pollution control plant, install a a mechanical bar screen and grit separator, replace blowers and install UV equipment.	x							
City of Darien	25	1,460	$16,780,000	31		2.85%	20	GA0033529	Expansion and Improvement of the Existing Wastewater Treatment Facility, with a 1 MGD mechanical Wastewater Treatment Plant based on the SBR process to provide more capacity for a growing customer base with a quality improvement. The expansion also includes complete headworks, Filtration, UV, digester, and Belt press. The project will also include the improvement of the two main pump stations. This improvement comprises expanded capacity, control upgrades, a power generator, and screens to remove the trash at the wet well.	x							
City of Gainesville	25	42,300	$20,000,000	23		2.85%	20	GA0020168	Sanitary sewer collection improvement projects to reduce inflow and infiltration and expand sewer collection beyond existing service areas. 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 inflow and infiltration reduction projects will result in lower energy consumption from reduced pumping and reduced overall amount of treated sewage.			x			x		
City of Demorest	25	2,020	$575,000	22		2.85%	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 Baldwin	25	3,630	$950,000	20		2.85%	20	GA0033243	The City of Baldwin plans to rehabilitate an existing dilapidated lift station in order to stop overflows		x						
City of Hoschton	25	2,670	$25,000,000	17		2.85%	20	GA0035980	The project consists of expansion and improvements to the Existing WPCP and relocates the discharge to a downstream location as approved by EPD. The project will include addition treatment units, clarification, screening and grit removal and enhancements to solids handling and disinfection facilities.	x							
City of Blakely	15	5,370	$2,800,000	34		2.85%	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. The treatment facility site is not visible from adjacent properties due to existing vegetative buffers and distance that the plant operations are from existing roads, which will not be impacted by this project.	x							
City of Union Point	15	1,600	$2,000,000	33		2.85%	20	GA0025429	The City of Union Point proposes to rehabilitate/ replace sewer lines that are experiencing infiltration and inflow problems			x			x		
City of Butler	15	1,880	$2,000,000	32		2.85%	20	GAJ020074	The proposed sanitary sewer improvements include the replacement of several failing and/or undersized sewer mains that are made from vitrified clay pipe. The mains planned to be replaced have experienced root intrusions, blockages, surcharges of wastewater, inflow and infiltration.			x			x		
City of Woodbury	15	908	$2,860,000	31		2.85%	20	GAJ020079	The City proposes to implement an extensive I/I reduction program. The aging sewer collection system needs manhole rehabilitation, sewer line point repairs, relaying of faulty sewer mains and replacement of sewer laterals.			x			x		
City of Pelham	15	3,510	$2,585,000	30		2.85%	20	GAJ020161	Proposed improvements include spray field sprinkler assembly & support post replacement, sluice gate replacement, replacement of three bar screens with mechanical bar screens, replacement of four aerators, and sludge dredged from ponds at the City of Pelham's land application wastewater treatment facility. These improvements are to replace equipment that is critical to accomplish wastewater treatment but has failed, is currently out of service, and is beyond its useful life. Equipment was installed in 1991 (33 years old). The land application system is not operating as designed and is currently requiring full time manual assistance by multiple city employees to partially function until failed equipment is replaced.	x							

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City of Augusta	15	202,080	$4,061,706	27		2.85%	20	GA0037621	The Augusta Utilities Department (AUD) of the consolidated government of Augusta-Richmond County owns and operates the sanitary sewer system within and around the Augusta, Georgia. Much of the sewer collection system assets are well over 40 years old with some dating back to installation in the early 1900's. These assets have exceeded their life expectancy and contribute to increased inflow and infiltration (I/I) resulting in sanitary sewer overflows. As a result of a 2011 Consent Order issued by the Georgia Environmental Protection Division (EPD), AUD began evaluating sewer collection system rehabilitation projects that would target the reduction of this I/I. Currently, two project components have been identified for completion based on their readiness to proceed and the overall prioritization by AUD of sewer rehabilitation areas: Camp Hancock-Phase 3 and 6th Street. The Camp Hancock component consists of approximately 1,890 LF of 24-inch gravity sewer main rehabilitation using cured in place pipe lining (CIPP) along with lateral reinstatement, manhole rehabilitation and point repairs if deemed necessary. The 6th Street component AUD consists of approximately 1,781 LF of 36" brick gravity sewer rehabilitation using geopolymer and cured in place pipe lining along with lateral reinstatement, manhole rehabilitation, and point repairs if deemed necessary. Both components involve rehabilitation work within the current alignment with no capacity increases, as such it is expected that a Categorical Exclusion under the State Environmental Review Process (SERP) can be issued. In addition, both are ready to proceed to bidding once funding is approved by the Georgia Environmental Finance Authority (GEFA). Although design engineering has been completed. AUD will procure professional services for support with bidding, construction phase services and project management.			x			x		
Eatonton-Putnam Water & Sewer Authority	15	22,047	$15,493,750	26		2.85%	20	GA0032271	The Eatonton-Putnam Water and Sewer Authority (EPSWA) is requesting funding to assist with various sewerage system improvement projects throughout their system. These projects are needed to continue to provide adequate service to existing customers and prepare for future growth throughout the system. At both the Eastside and Westside Wastewater Treatment Facilities (WWTF), EPSWA accepts and treats septage. Septage is often delivered by truck, but both facilities currently lack a receiving station to assist with transfer of septage to the facility. Septage receiving stations would assist operators with offloading septage and reduce the likelihood of spills. The current influent gravity sewer line leading to the Westside WWTF is undersized to meet system demand. EPSWA would like to replace this line to accommodate additional flows. Both the East and Westside WWTFs need electrical evaluations. Many of the electrical components of the plant are dated and are a safety and reliability concern. EPSWA would like to hire an electrician to perform a professional evaluation of these components and identify areas which require improvement. The aerators at both the East and Westside WWTF digesters are dated and have naturally deteriorated over time. EPSWA would like to replace these floating aerators with new equipment to decrease required maintenance and increase equipment reliability. To aid with waste sludge treatment and processing, EPSWA would like to install a digester splitter box. To assist with plant operation, EPSWA would like to install influent flow meters following the influent gravity sewer lines entering each plant. The current belt press installed at the Eastside WWTF is outdated and in need of required maintenance. EPSWA would like to replace the existing belt press to assist with sludge handling and disposal. EPSWA has several large lift stations throughout the system that are in need of upgrades to accommodate growth within the area. Additional flows have overloaded the existing stations. Upgrades may included increased wet well storage, larger pumps, or a combination of the two as deemed necessary to accommodate additional flows. Small or minor lift stations throughout the system are in need of minor upgrades or repairs to continue to adequately serve customers. EPSWA would like to perform work to these stations to meet system requirements. EPSWA would like to perform an Inflow and Infiltration Investigation for areas of the system which have been identified as possible sources of I&I. The results of the investigation will be analyzed and will help identify specific pipes or manholes in need of sewer rehabilitation. Following the inflow and infiltration investigation, EPSWA would like to conduct a large-scale sewer rehabilitation project to remediate inflow and infiltration flows. Sewer rehabilitation may include manhole lining, manhole replacement, or sewer pipe bursting.	x	x						
City of Sycamore	15	692	$427,000	24		2.85%	20	GAJ020067	The City of Sycamore has 4 pumping stations that are in dire need of pump and control system replacement. The existing pumping stations were installed as part of the original City Wide sanitary sewer system in 1990. Due to the age of the pumps, control panel and electrical equipment, the lift stations continually clog causing the pump station to stop working and thus overflow onto the ground. Periods of rain cause a dramatic increase in inflow and infiltration that creates an even more burden on the system. Due to the amount of I&I, the pumps are all undersized and are in dire need of improvements. The installation of new pumps, motors, control panels will be energy efficient thus reducing the City's power consumption.The installation of a SCADA telemetry system will assist the City in the notification of pump failure, high levels, generator issues, etc. and thus notify the City prior to any sanitary sewer overflows.		x	x			x		
City of Gainesville	15	42,300	$10,000,000	23		2.85%	20	GA0020168	The City of Gainesville plans to replace multiple stormwater conveyance facilities in the system including (typically corrugated metal) pipes and structures. Projects will also rehabilitate existing streams and ponds; and add new stormwater conveyance including pipes, structures and ponds with a focus on infiltration and reducing point source and non-point source pollutants. Projects will ultimately improve water quality in Lake Lanier and reduce flooding around the system by strategically diverting storm flows away from other infrastructure.				x				
City of Dahlonega	15	7,540	$5,300,000	22		2.85%	20	GA0026077	Replacement of 100 year old water, sanitary sewer, and storm water infrastructure. To expand capacity, replace failing sanitary sewer lines and correct storm water issues on this street.		x		x				
City of Statham	15	2,810	$800,000	21		2.85%	20		The City of Statham proposes to rehabilitate/ replace sewer line that is experiencing infiltration and inflow problems			x			x		
City of Hoschton	15	2,670	$800,000	17		2.85%	20	GA0035980	The City of Hoschton proposes to upgrade, rehabilitate and replace existing gravity sewer in order to reduce inflow and infiltration.			x			x		

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Marietta Board of Lights and Water	15	60,970	$5,000,000	16		2.85%	20		Rottenwood Sanitary Sewer Interceptor Ph2. This project seeks to rehabilitate approximately 5,500 linear feet of 30" sewer interceptor which have been inspected via CCTV, assessed utilizing a PACP scoring system, and need replacement. This interceptor sewer serves approximately 2.6 square miles, which accounts for approximately 11% of Marietta Water's service area. The existing sewer is at the end of its service life, and without repairs it is expected to rapidly deteriorate causing backups and sanitary sewer overflows into Rottenwood Creek and its tributaries. The project allows the BLW to meet and maintain Clean Water Act Standards by reducing sanitary sewer overflows (SSOs) caused by failing sewer mains. Much of this project parallels Sope Creek, and overflows from these segments would spill directly into the creek and/or its tributaries. Due to the condition of the existing mains, many manhours are spent cleaning and inspecting the mains to reduce backups and SSOs. Additionally, resources are allocated to this sewer for root treatment once every 3 years to address root intrusion issues found at joints and in cracks in the pipe walls. This project would alleviate these issues resulting in the ability reallocate resources to other troubled areas of the sewer system allowing the BLW to reduce SSOs in other areas of the sewer system as well.		x						
Marietta Board of Lights and Water	15	60,970	$15,000,000	16		2.85%	20		Lower Emergency Department Sanitary Sewer Interceptor Rehabilitation. This project serves to replace approximately 27,000 linear feet of 18" to 24" sewer interceptor lines which have been inspected via CCTV, assessed utilizing a PACP scoring system, and need replacement. These interceptor lines serve 2,465 domestic and 1,287 commercial customers, for a total of 3,752 sewer customers. This sewer receives flow from some of the largest water customers in our service area including Coca Cola Bottling Company, Tip Top Poultry, Six Flags White Water, and Wellstar Kennestone Hospital. The existing sewer is at the end of its service life, and without repairs it is expected to rapidly deteriorate causing backups and sanitary sewer overflows into Sope Creek and its tributaries. The project allows the BLW to meet and maintain Clean Water Act Standards by reducing sanitary sewer overflows (SSOs) caused by failing sewer mains. Much of this project parallels Sope Creek, and overflows from these segments would spill directly into the creek and/or its tributaries. Due to the condition of the existing mains, many manhours are spent cleaning and inspecting the mains to reduce backups and SSOs. Additionally, resources are allocated to this sewer for root treatment once every 3 years to address root intrusion issues found at joints and in cracks in the pipe walls. This project would alleviate these issues resulting in the ability reallocate resources to other troubled areas of the sewer system allowing the BLW to reduce SSOs in other areas of the sewer system as well.			x			x		
City of Sparta	10	1,360	$5,500,000	37		2.85%	20	GA J040002	The project will include improvements and enhancements to the City's aging WPCP and will consist of new aerators, baffle curtains, standby power systems, proper maintenance equipment, enhanced safety and security measures and improvements recommended by EPD.	x							
City of Broxton	10	1,060	$1,614,960	33		2.85%	20	GAJ 020124	The City of Broxton installed its wastewater treatment plant (a land application type of treatment) in 1987. To date, there has been no upgrades or modifications to any of the existing equipment that is operating at the WWTP. The existing pump station that pumps effluent to the spray fields is in dire need of rehabilitation The existing pump motors have been re-wired and repaired numerous times and are not energy efficient. The Control panel is in dire need of replacement due to lack of readily available parts. Nearly all of the spray heads in the fields are not functioning properly and effectively spraying the effluent out at the required flow rates or not working at all. The spray field have old, pvc piping that continues to break further hampering the ability to properly spray effluent as well as numerous valves that do not properly function in the spray fields and effluent ponds. The WWTP is in need of major renovations. The proposed scope of work consists of the removal and replacement of all the spray heads and posts within the spray fields, valve replacements, replace existing sprayfield piping with HDPE piping, replace the existing pump station pumps, motors and control panel, installation of an emergency generator to prevent spillage due to loss of power. The addition of floating aerators in the ponds to eliminate the growth of duck weed, and general safety modifications such as repairs to concrete walkways and hand railing at the ponds.	x						
Rabun County Water and Sewer Authority	10	16,880	$14,000,000	30		2.85%	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 Savannah	10	148,004	$129,000,000	23		2.85%	20	Multiple	New Gateway WRF: WRF Engineering, Design, and Construction	x							
City of Gainesville	10	42,300	$50,000,000	23		2.85%	20	GA0020168	Necessary improvements for the Flat Creek Water Reclamation Facility in the City of Gainesville Water Resources system through Year 2050 were identified in a facility master plan report. These improvements include: demolition of existing DAF units and control room, gravity thickener tank, plant manager's office and alum tank containment; construction of two new primary clarifiers; conversion of existing DAF2 circular units into primary clarifiers all with covers and dedicated odor control systems; construction of new electrical/controls building and new primary sludge and scum pumping systems; modifications to existing sludge blend tanks; addition of other odor control systems for existing and proposed infrastructure, including covers for flow distribution boxes and sludge holding tanks; replacement of all demolished structures with temporary accommodations to allow for continuous plant operations through construction; and construction all associated water and sewer piping, electrical, and other appurtenances.	x						
City of Baldwin	10	3,630	$7,200,000	20		2.85%	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							
Barrow County	10	85,590	$6,471,000	19		2.85%	20	GA0039314	The Tom Miller pump station is a regional pump station that receives wastewater flow from a large area in the southwest SR 316/SR 81 quadrant of Barrow County. This station also receives flow from the City of Auburn. The existing pumps and forcemain are undersized therefore, the Tom Miller pump station will need to be upgraded. The upgrades will include a new larger wet well, larger pumps, new back up pump, and 19,000 LF of 16" forcemain.		x						
Barrow County	10	85,590	$7,000,000	19		2.85%	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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City of Dawsonville	10	3,720	$25,000,000	17		2.85%	20		The City is proposing to construct a 0.8 MGD water pollution control plant with a direct discharge to Flat Creek.	x							
Town of Braselton	10	13,400	$5,300,000	16		2.85%	20	GA0038857	The Town proposes to replace the Clearwater Area pumping station and force main. The reginal facility is over two decades old and has continuous operational issues. The proposed new facility will encompass variable speed motors, screening and other energy efficient features.		x						
City of Riceboro	0	615	$1,581,300	36		2.85%	20	GA0038491	Replacement and upgrade of old aeration equipment and replacement of screening device , dredging of treatment ponds plus upgrading of electrical equipment for energy saving.	x							
City of Fort Valley	0	8,780	$3,515,100	34		2.85%	20		The City of Fort Valley is currently experiencing persistent flooding caused by insufficient stormwater drainage infrastructure near the headwaters of Bay Creek. Stormwater from approximately one-third of the City of Fort Valley flows through a network of pipes underneath the Blue Bird Corporations' manufacturing facility, daylights into a ditch adjacent to the Goodwill Cemetery, combines with runoff from the Blue Bird facility, and then flows to a culvert system to pass underneath and through a Norfolk Southern railroad and right-of-way. A preliminary engineering inspection by Carter and Sloope reveals the existing drainage infrastructure underneath the railroad is acutely under-sized and insufficiently graded to accommodate stormwater flow during most major storm events. To address this problem of persistent flooding, proposed stormwater improvements for this location include the installation of approximately 400 linear feet of new double-barrel 80-inch reinforced concrete pipe. To meet Norfolk Southern requirements, the proposed pipe is to be installed by Tunneling via a Tunnel Liner Plate. In addition, an existing stormwater culvert near the Blue Bird Corporation will be replaced. The proposed work will not negatively impact any USGS Blue-Lined Stream Segments or Jurisdictional Wetlands. All work will be performed on property owned by the Peach County Board of Commissioners or the Blue Bird Corporation. All easements and permits will be acquired before the commencement of construction.				x				
City of LaFayette	0	6,890	$953,000	31		2.85%	20	GA0025712	Biosolids Facility Tank - The project includes the construction of a 250,000 gallon bio-solids storage tank at the City of LaFayette Wastewater Treatment Plant. Currently, the City produces bio-solids as a liquid sludge byproduct of the biological treatment process. The currently available storage capacity for the liquid sludge has insufficient capacity to store the bio-solids when the production of solids exceeds the existing tank volume and/or when weather conditions hinder the land application of bio-solids. The proposed bio-solids storage tank would allow LaFayette to store excess bio-solids during wet weather and would 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 2 tanker loads of liquid sludge per day. Following 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							
City of LaFayette	0	6,890	$2,992,000	31		2.85%	20	GA0025712	Biosolids Dewatering Facility - The project includes the construction of a new bio-solids dewatering facility for the City of LaFayette Wastewater Treatment Plant. Currently, the City disposes of biosolids as liquid sludge, deposited on nearby farmland through their land application program. However, this program has now lost all except one small application site. The City must urgently find an alternative biosolids disposal method as soon as possible. The proposed bio-solids dewatering facility would allow LaFayette to dewater bio-solids sufficiently to permit landfilling at the Walker County landfill as a solid waste. As a result, the current method of land applying liquid bio-solids on farmland would be discontinued. At buildout, the Lafayette wastewater plant will produce 10,000 gallons of thickened sludge per day which must be dewatered, equating to 2 tanker loads of liquid sludge per day. Following 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							
City of Bainbridge	0	14,470	$1,500,000	30		2.85%	20	GA0024678	Project includes expansion of an existing storm water basin, installation of a duplex stormwater pump station, and installation of a 18" storm drain pipe with catch basin and curb and gutter.				x				
City of Alma	0	3,430	$22,500,000	28		2.85%	20	GA0032328	The City of Alma intends to develop a Land Application System (LAS) 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 additional to purchasing and developing the land for the LAS, the City's sewer system will undergo various improvements such as new pump stations, transmission lines, and water and sewer line borings under Little Hurricane Creek. Any funds obtained through this application will be used for construction of the Land Applications System and related pumping components.	x							
City of Manchester	0	3,580	$1,500,000	27		2.85%	20	GAJ020081	The City of Manchester is proposing to move the lift station at the water pollution control plant out of the floodplain and install a new mechanical bar screen and grit separator.		x						
City of Comer	0	1,510	$3,000,000	25		2.85%	20	GA0021598	The proposed improvements include the addition of aeration, covers, polishing reactors, piping, electrical, and other miscellaneous improvements to meet the new effluent limits for ammonia and dissolved oxygen imposed by EPD in the City's new NPDES permit.	x							
Athens-Clarke County Transportation & Public Works	0	128,670	$3,000,000	22		2.85%	20	GAG610000	Corrugated metal pipes were installed to convey perennial streams under many Athens-Clarke roads from the 1960's through the 1990's. These pipes have been rusting and falling apart at an alarming rate in recent years. Although culvert failures in Athens-Clarke County have not led to any serious injuries, in two cases automobiles became stuck and the drivers had to flee to safety. In one of those cases, the driver had to swim. Sudden washouts during heavy rain events have led to tons of sediment being transported downstream. To date, no sanitary sewers have ruptured as a result of culvert embankment failures, but this is a real possibility. A live stream replacement program was initiated in 2018. Just between February 2018 and July 2022, 27 major stormwater systems failed and were replaced. Of the 36 pipes currently on our program list, 14 are rated as failed, six are critical, and the rest are in poor condition. The total program cost estimate is $25,774,284. When culverts are replaced, every effort is made to embed the new pipes to avoid fragmentation of aquatic habitat. Stabilization of both the upstream and downstream embankments and stream approaches minimizes future erosion.				x				

Attachment 1
Clean Water State Revolving Fund
Base and Supplemental
2024 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 Baldwin	0	3,630	$980,000	20		2.85%	20	GA0033243	The City of Baldwin plans to improve its solids handling facilities at its WWTF in order to improve operations at the plant. Improvements will include an new belt press, solids handling building and associated piping and electrical.	x							
Town of Braselton	0	13,400	$3,600,000	16		2.85%	20	GA0038857	The Town of Braselton proposes to extend its reuse water distribution system to existing water customers, which will displace 30 MG per year of potable water used for irrigation.								x
Forsyth County Board of Commissioners	0	251,280	$217,000	13		2.85%	20		This project includes a new pump station, return flow pipeline, and diffuser.		x						
Town of Braselton	0	13,400	$1,800,000	16		2.85%	20	GA0038857	The Town of Braselton proposes to extend its reuse water distribution system. The reuse water system will reduce the drinking water demand and will provide an alternative to irrigation with drinking water.								x
Town of Braselton	0	13,400	$3,085,825	16		2.85%	20	GA0038857	The Town proposes to contract with a design build firm to assess and develop a pilot study to address and remediate PFAS detected in the wastewater effluent.	x							

* indicates projets allocated to supplemental funding
** indicates projects allocated to base funding

$690,225,641

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

Project	Loan Amount	Notice To Proceed	Constr. Start Date	Target Compl. Date	2nd Qtr 10/24-12/24	3rd Qtr 1/25-3/25	4th Qtr 4/25-6/25	1st Qtr 7/25-9/25	2nd Qtr 10/25-12/25	3rd Qtr 1/26-3/26	4th Qtr 4/26-6/26	1st Qtr 7/26-9/26	2nd Qtr 10/26-12/26	Total Disburs.
City of Ashburn	$1,697,000	10/1/2024	12/1/2024	2/1/2026	$0	$339,400	$339,400	$339,400	$339,400	$339,400	$0	$0	$0	**$ 1,697,000**
City of Dawson	$2,000,000	5/1/2025	6/1/2025	1/1/2026	$0	$0	$300,000	$566,667	$566,667	$566,667	$0	$0	$0	**$ 2,000,000**
City of Luthersville	$10,200,000	1/1/2025	2/1/2025	2/1/2026	$0	$2,040,000	$2,040,000	$2,040,000	$2,040,000	$2,040,000	$0	$0	$0	**$ 10,200,000**
City of Vidalia	$2,500,000	10/1/2024	11/1/2024	11/1/2025	$500,000	$500,000	$500,000	$500,000	$500,000	$0	$0	$0	$0	**$ 2,500,000**
City of Cairo	$5,265,000	10/1/2024	12/1/2024	12/1/2025	$1,053,000	$1,053,000	$1,053,000	$1,053,000	$1,053,000	$0	$0	$0	$0	**$ 5,265,000**
City of Albany	$12,000,000	10/1/2024	11/1/2024	12/1/2026	$1,333,333	$1,333,333	$1,333,333	$1,333,333	$1,333,333	$1,333,333	$1,333,333	$1,333,333	$1,333,333	**$ 12,000,000**
City of Meigs	$5,384,000	10/1/2024	12/1/2024	12/1/2025	$1,076,800	$1,076,800	$1,076,800	$1,076,800	$1,076,800	$0	$0	$0	$0	**$ 5,384,000**
City of Blairsville	$4,112,000	6/1/2025	7/1/2025	7/1/2026	$0	$0	$685,333	$685,333	$685,333	$685,333	$685,333	$685,333	$0	**$ 4,112,000**
Lincoln County	$8,000,000	10/1/2024	11/1/2024	12/1/2025	$1,600,000	$1,600,000	$1,600,000	$1,600,000	$1,600,000	$0	$0	$0	$0	**$ 8,000,000**
City of Adel	$4,400,000	12/1/2024	1/1/2025	12/1/2025	$880,000	$880,000	$880,000	$880,000	$880,000	$0	$0	$0	$0	**$ 4,400,000**
City of Cedartown	$1,750,000	10/1/2024	12/1/2024	12/1/2025	$350,000	$350,000	$350,000	$350,000	$350,000	$0	$0	$0	$0	**$ 1,750,000**
City of Alma	$2,300,000	2/1/2025	3/1/2025	12/1/2025	$0	$575,000	$575,000	$575,000	$575,000	$0	$0	$0	$0	**$ 2,300,000**
TOTAL	**$ 59,608,000**				**$ 6,793,133**	**$ 9,747,533**	**$ 10,732,867**	**$ 10,999,533**	**$ 10,999,533**	**$ 4,964,733**	**$ 2,018,667**	**$ 2,018,667**	**$ 1,333,333**	**$ 59,608,000**

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	3rd	7/2024 - 9/2024	$0
2	4th	10/2024 - 12/2024	$13,803,000 (base) $38,451,000 (supplemental)
3	1st	1/2025 - 3/2025	$0
4	2nd	4/2025 - 6/2025	$0
5	3rd	7/2025 - 9/2025	$0
6	4th	10/2025 - 12/2025	$0
7	1st	1/2025 - 3/2024	$0
8	2nd	4/2025 - 6/2025	$0
TOTAL			**$52,254,000**

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, 2024 - June 30, 2025				
Sources & Uses	**Federal Contribution**	**State Contribution**	**CWSRF Fund**	**Total**
Funding Sources				
Loan Repayments (P&I)	$0	$0	$131,385,360	$131,385,360
Investment Income	$0	$0	$33,000,000	$33,000,000
FFY 2024 Cap Grant	$13,803,000	$2,760,600		$16,563,600
FFY 2024 BIL Supplemental Cap Grant	$38,451,000	$7,690,200		$46,141,200
Total Funding Sources	$52,254,000	$10,450,800	$164,385,360	$227,090,160
Funding Uses				
Project Disbursements	$52,254,000	$10,450,800	$162,295,200	$225,000,000
FFY 2024 Administration	$0	$0	$2,090,160	$2,090,160
Total Uses	**$52,254,000**	**$10,450,800**	**$164,385,360**	**$227,090,160**

These funds will be spent based on first-in, first-out approach during the upcoming fiscal year. For FFY 2024 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.

FY2024 Base set aside ($13,803,000):

4 Percent Administration (2024 - $552,120)

	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)	EPD Contract: $0.00 GEFA administration/contracts: $552,210
	Total	**$552,120**

FY2024 Supplemental set aside ($38,451,000):

4 Percent Administration (2024 - $1,538,040)

	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)	EPD Contract: $0.00 GEFA administration/contracts: $1,538,040
	Total	**$1,538,040**

Attachment 6 - 2024 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, and population trend from the U.S. Census Bureau's 2020 American Community Survey. The applicant's data is categorized in percentiles. GEFA will use the affordability criteria to score communities for principal forgiveness. **Please note that the affordability percentiles may change based on updated census data.**

1. Median Household Income (MHI)

State Percentiles	25th Percentile (4 points)	50th Percentile (3 points)	75th Percentile (2 points)	100th Percentile (1 point)
MHI	$34,679	$45,093	$59,178	$59,179 or higher

2. Unemployment Percent

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Unemployment Percent	1.5%	2.9%	4.2%	4.3% and higher

3. Percentage Not in Labor Force

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage Not in Labor Force	35.7%	43.5%	50.7%	50.8% and higher

4. Poverty Rate

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Poverty Rate	10.4%	18.8%	26.2%	26.3% and higher

5. Percentage on Social Security

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on Social Security	28.6%	35.9%	43.4%	43.5% and higher

6. Percentage on SSI

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on SSI	3.0%	6.1%	9.7%	9.8% and higher

7. Percentage with Cash Public Assistance

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with Cash Public Assistance	0.0%	1.2%	2.4%	2.5% and higher

8. Percentage with SNAP

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with SNAP	9.2%	16.3%	23.5%	23.6% and higher

9. Age Dependency Ratio

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Age Dependency Ratio	57.2	67.3	78.3	78.4 and higher

10. Population Trend

The following categories will be used to determine scoring for change in population from 2011 to 2020.

- Positive growth or no growth (1 point)
- Between -0.01% to -1% (2 points)
- Between -1.01% and -2% (3 points)
- Greater than -2% (4 points)

Attachment 7 - Ranking Criteria for CWSRF Projects

Georgia Environmental Finance Authority
2024 CWSRF Call for Projects
Project Ranking Criteria

Projects will be rated in three categories to determine eligibility and selection for funding through the CWSRF Program.

CLEAN WATER SRF

Clean Water State Revolving Fund Scoring System (maximum 100 points)

1. Readiness to proceed (25 points)
2. Compliance benefit (50 points)
3. Project benefits (25 points)

CWSRF Scoring System – Detailed Breakdown

1. Readiness to Proceed (only one option can be selected)

a.	SERP issued (Categorical Exclusion or Notice of No Significant Impact determination published in a letter from EPD).	15 pts
b.	SERP approved (EPD published a final approval letter).	25 pts

2. Compliance Benefits (only one option can be selected)

a.	Project will support implementation of a Total Maximum Daily Load (TMDL) plan (provide applicable TMDL, water body name, and water body ID).	50 pts
b.	Project is needed to **FULLY ADDRESS** deficiencies documented in an enforcement action, e.g., Notice of Violation or Consent Order (must provide copies to receive points). The NOV or CO must be within the last 3 years.	50 pts
c.	Project will extend sewer to address faulty septic systems.	50 pts
d.	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

3. Project Benefits (select all that apply)

a.	Project will provide a redundant power supply (e.g., generators with an automatic transfer switch or alternative energy sources) to prevent interruption of operations during an emergency.	10 pts
b.	Project will reduce combined sewer overflows or sanitary sewer flows. This may include correction to significant infiltration and inflow problems that have caused sewer backups or flooding issues.	15 pts

Attachment 8 - Public Meeting Summary IUP

Georgia Environmental Finance Authority
IUP Meeting Minutes
Atlanta, Georgia 30303
Thursday, June 27, 2024
10:00 a.m.

Call to Order
The meeting will be held on Thursday, June 27, 2024, at 10:00 a.m. at the Georgia Environmental Finance Authority (GEFA) boardroom located in Atlanta, Georgia.

GEFA staff present at the meeting were:

Jenerrah Byron
Lisa Golphin
Jamelle Cherry
Andrew Briscoe
Andrew Elkins
Shane Hix
Brian Woodham

Public participants present at the meeting were:

None

Jenerrah Byron 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 2024 Base and Supplemental Clean Water and Drinking Water State Revolving Funds IUPs, she opened the floor for comments.

Comments from Speakers

None

The meeting was adjourned at 10:30 a.m.

Attachment 9 - Loan Program Policies
February 2024

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 $8,000,000 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.