

Loan Program Interest Rates

GEFA charges the following interest rates by loan program. Six amortization periods are offered. A loan with an amortization period between the tiers receives the interest rate for the next highest amortization tier, e.g., a seven-year loan receives the 10-year rate.

Program	5-Year Loan	10-Year Loan	15-Year Loan	20-Year Loan	25-Year Loan	30-Year Loan	Annual Borrowing Maximum
Benchmark Rate	0.21%	0.52%	1.22%	1.63%	2.06%	2.36%	
Georgia Fund	0.21%	0.52%	1.22%	1.63%	N/A	N/A	\$3,000,000
Georgia Fund - Conservation or WaterFirst	0.08%	0.15%	0.22%	0.63%	N/A	N/A	\$3,000,000
Georgia Fund - PlanFirst	0.15%	0.43%	0.72%	1.13%	N/A	N/A	\$3,000,000
Clean Water State Revolving Fund (CWSRF)*	0.15%	0.43%	0.72%	1.13%	1.56%	1.86%	\$25,000,000
CWSRF - Conservation or WaterFirst	0.00%	0.04%	0.07%	0.13%	0.56%	0.86%	\$25,000,000
CWSRF - PlanFirst	0.08%	0.24%	0.47%	0.63%	1.06%	1.36%	\$25,000,000
Drinking Water State Revolving Fund (DWSRF)*	0.15%	0.43%	0.72%	1.13%	1.56%	1.86%	\$25,000,000
DWSRF - Conservation or WaterFirst	0.00%	0.04%	0.07%	0.13%	0.56%	0.86%	\$25,000,000
DWSRF - PlanFirst	0.08%	0.24%	0.47%	0.63%	1.06%	1.36%	\$25,000,000

* Loans with repayment terms up to 40 years available for disadvantaged communities as defined by the U.S. Environmental Protection Agency provided the terms do not exceed the useful life of the project.

Effective September 2020

