

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. The interest rate floor is 0.50 percent.

Program	5-Year Loan	10-Year Loan	15-Year Loan	20-Year Loan	25-Year Loan	30-Year Loan	Annual Borrowing Maximum
Benchmark Rate	1.41%	1.56%	2.07%	2.44%	2.87%	3.17%	
Georgia Fund	1.41%	1.56%	2.07%	2.44%	N/A	N/A	\$3,000,000
Georgia Fund - Conservation or WaterFirst	0.50%*	0.56%	1.07%	1.44%	N/A	N/A	\$3,000,000
Georgia Fund - PlanFirst	0.91%	1.06%	1.57%	1.94%	N/A	N/A	\$3,000,000
Clean Water State Revolving Fund (CWSRF)	0.91%	1.06%	1.57%	1.94%	2.37%	2.67%	\$25,000,000
CWSRF - Conservation or WaterFirst	0.50%*	0.50%*	0.57%	0.94%	1.37%	1.67%	\$25,000,000
CWSRF - PlanFirst	0.50%*	0.79%	1.07%	1.44%	1.87%	2.17%	\$25,000,000
Drinking Water State Revolving Fund (DWSRF)**	0.91%	1.06%	1.57%	1.94%	2.37%	2.67%	\$25,000,000
DWSRF - Conservation or WaterFirst	0.50%*	0.50%*	0.57%	0.94%	1.37%	1.67%	\$25,000,000
DWSRF - PlanFirst	0.50%*	0.79%	1.07%	1.44%	1.87%	2.17%	\$25,000,000

* 0.50% Interest Rate Floor

** DWSRF loans to disadvantaged communities may have repayment terms up to 40 years provided the terms do not exceed the useful life of the project.

Effective July 3, 2019

