

2016
INTENDED USE PLAN
CLEAN WATER STATE
REVOLVING FUND

Prepared by the
Georgia Environmental Finance Authority

March 14, 2016



**INTENDED USE PLAN – 2016
GEORGIA ENVIRONMENTAL FINANCE AUTHORITY
CLEAN WATER STATE REVOLVING FUND**

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**CLEAN WATER STATE REVOLVING FUND
INTENDED USE PLAN
2016**

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) for as long as monies exist within the Fund. Section 606 also requires capitalization grant recipients to describe how they will support the goals of the CWSRF program. This IUP outlines the proposed uses of the CWSRF allotment to Georgia of \$22,819,000, which represents Georgia's potential Fiscal Year (FY) 2016 allotment.

The Georgia Environmental Finance Authority (GEFA) was created by the Georgia General Assembly in 1986 as the successor agency to the Georgia Development Authority Environmental Facilities Program. GEFA serves as the central state agency for assisting local governments in financing the construction, extension, rehabilitation and replacement and securitization of public works facilities. The Governor of Georgia appoints eight members to the GEFA board of directors and three ex-officio members designated by GEFA's enabling legislation. Under an interagency agreement, the Georgia Environmental Protection Division (EPD) provides certain professional services to administer the CWSRF Program. These services include, but are not limited to: project reviews and approvals; planning; project development; information tracking; updating files; issuing 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

The procedure for developing the CWSRF Project List involves creating an online pre-application process which requests that all potential projects requesting funding provide project-related information. GEFA initiated the project solicitation process on November 2, 2015. GEFA allowed prospective applicants until December 31, 2015, to submit pre-applications. GEFA e-mailed the solicitation notice to its stakeholder list and coordinated with relevant trade and local government associations to further disseminate the project solicitation information. GEFA also designated a section of its website to announce the solicitation for new projects. GEFA made available project solicitation packets that contained detailed information about financing terms, available funding and the scoring system for project prioritization. GEFA accepted CWSRF pre-applications through an online pre-application form available on the GEFA website. GEFA used the pre-application information to score and rank all submitted projects. All ties were broken by giving higher priority to those projects with the earlier Notice to Proceed date provided in the pre-application submission. Communities submitted 69 Clean Water projects with a total need of \$250,676,310. The CWSRF Project List includes all the submitted projects in descending order based upon project score. All projects on the Project List are labeled as belonging to one of the following categories: (A) Wastewater Treatment; (B) Sewer Construction; (C) Sewer Rehabilitation; (D) Stormwater Projects; (E) Land Conservation; and (F) Energy projects.

CWSRF PROJECT LIST

The Clean Water Project List (Attachment 1) was created from all clean water projects submitted during the pre-application solicitation period and applications submitted to the EPD 319 Grant program. 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 expeditiously prepare for funding and initiation of construction (e.g., 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, Georgia may amend its Project List to include such a project. To accommodate those communities that decide to participate in the CWSRF Program after the capitalization grant has been awarded, GEFA will put those projects through the public review process by periodically announcing the inclusion of any new projects on the Project List. This same process of public review and comment will be followed for any substantive change in the priority of the CWSRF Program. The community, the project score, the population, the total project cost, whether or not the community is eligible for principal forgiveness, a description of the project and the category of the project are provided in Attachment 1.

CWSRF ESTIMATED DISBURSEMENT SCHEDULE

An estimated disbursement schedule for those highest-scored projects listed on the Clean Water Project List is included in Attachment 2. GEFA created this disbursement schedule based on the eight quarters identified in the CWSRF payment schedule located in Attachment 3, which indicates the timeframe for drawing the CWSRF allotment from EPA's 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 will have a construction schedule longer than the eight quarters identified in the CWSRF payment schedule.

The only types of assistance provided by the CWSRF Program will be loan financing and asset management technical assistance, along with any identified principal forgiveness as outlined in the applicable appropriations language. Assistance will be provided to municipalities, water/sewer authorities, and any other entity created by the Georgia state legislature and non-governmental organizations (NGO) for the purpose of land conservation loans. Eligible activities consist of the construction, expansion and improvements to publicly-owned wastewater treatment facilities, the implementation of a non-point source pollution control projects, the installation of solar arrays at wastewater treatment facilities, and the 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. Capitalization grant funds for the construction of wastewater treatment facilities will include projects addressing secondary or advanced treatment or any cost-effective alternative, such as interceptors and appurtenances and infiltration/inflow correction. 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 section 513 of the Federal Water Pollution Control Act (33 U.S.C. 1372) with respect to Davis-Bacon requirements and American Iron and Steel (AIS) requirements, when applicable.

Based on the language contained in the WRRDA guidance and the Q & A document released by EPA, GEFA does not consider solar projects located at wastewater treatment facilities to meet the criteria for being defined as a “treatment works”. Therefore, these projects will be exempt from the application of Davis-Bacon and AIS requirements.

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 100 basis points (1 percent) below the benchmark rate.

CWSRF loans are available with terms as short as five years and as long as the lesser of 30 years or the useful life of the project. Interest rates are reduced from the twenty year CWSRF rate for shorter term loans and increased from the CWSRF rate for extended term loans. Additionally, the GEFA board of directors may adjust the interest rate in the event that GEFA is unable to obtain both a dedicated source of revenue and a full faith and credit taxation pledge from the borrower.

GEFA charges a one-time 1 percent closing fee. The closing fee is charged on each commitment when the contract is executed and paid within the first 12 months following contract execution. GEFA calculates the fee based on the total CWSRF financing provided for the project. GEFA deposits all closing fees into a separate non-project account. Program income, generated from direct capitalization grant funds, and non-program income, generated from repayment funds, will both be collected and accounted for separately. Program income and non-program income can be seen as a source and use of funds in the Estimated Sources and Uses of Funds in Attachment 4.

CWSRF Water Conservation Financing Terms

The interest rate for CWSRF-eligible water conservation projects will be 100 basis points (1 percent) below the rate GEFA charges for CWSRF loans (to the nearest hundredth of one percent). The following types of CWSRF projects are eligible for a 1 percent interest rate reduction:

- Installing or retrofitting water efficient devices, such as plumbing fixtures and appliances;
- Implementing incentive programs to conserve water such as rebates for water efficient fixtures;
- Installing water meters in previously unmetered areas;
- Replacing broken/malfunctioning water meters or upgrading existing water meters with Automatic Meter Reading systems (AMR); and,
- Water recycling and reuse projects that replace potable sources with non-potable sources.

CWSRF Energy Conservation Financing Terms

The interest rate for CWSRF-eligible energy production and energy conservation projects will be 100 basis points (1 percent) below the rate GEFA charges for CWSRF loans (to the nearest hundredth of one percent). The following types of CWSRF projects are eligible for a 1 percent interest rate reduction:

- Installing energy production projects at a publically-owned treatment facility via wind, solar, geothermal or biogas combined heat and power projects;
- Inflow/infiltration projects that reduce power consumption and inflow/infiltration equipment;
- 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.

CWSRF Land Conservation Financing Terms

The interest rate for CWSRF-land conservation projects will be 100 basis points (1 percent) below the rate GEFA charges for CWSRF loans (to the nearest hundredth of one percent).

Principal Forgiveness

The current statutory language authorizes states to provide up 30 percent of the funds made available to each state for CWSRF capitalization grants as principal forgiveness to eligible recipients based upon the current CWSRF appropriation. The CWSRF Program will offer principal forgiveness to the highest scored projects that qualify for principal forgiveness until the principal forgiveness is exhausted. Principal forgiveness will be provided not to exceed \$500,000 per project. If a community has multiple projects on the Project List, only one project can be provided with principal forgiveness.

GEFA will only provide principal forgiveness to projects that score at least 10 points based on the 2016 CWSRF Affordability Criteria adopted by GEFA effective September 30, 2015. The 2016 CWSRF Affordability Criteria prioritizes projects in communities with a Median Household Income (MHI) of less than 80 percent of the state average MHI of \$49,179, unemployment greater than the state average of 7.2 percent, and with a declining population, based upon data included in the U.S. Census Bureau American FactFinders Five -Year Estimates (2009-2013). Conservation projects are prioritized in this criteria with seven points awarded to any land, water, or energy conservation project and stormwater projects. This document is included in Attachment 7.

FOUR PERCENT ADMINISTRATION

Georgia intends to use 4 percent of the capitalization grant for administrative purposes. Based on the FY 2016 allotment of \$22,819,000, \$912,760 will be reserved for administrative support to manage and operate the CWSRF Program. A detailed account of the personnel costs associated with the 4 percent account can be found in Attachment 5.

CRITERIA AND METHOD FOR DISTRIBUTING FUNDS

Attachment 6 explains Georgia's criteria and method used to score and distribute funds for clean water projects.

Only those municipalities that have been designated as a "Qualified Local Government" and are in compliance with the Service Delivery Act of 1999 (House Bill 489), and appear on the state's Project List may receive a CWSRF loan commitment. Also, only those communities within the Metropolitan North Georgia

Water Planning District (MNGWPD) that are in compliance or making a good faith effort toward compliance with the MNGWPD plans are eligible for CWSRF funding.

Only those communities that are in compliance with plumbing code standards adopted through the Georgia Water Stewardship Act of 2010, codified in O.C.G.A. §8-2-3, 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.

Land acquisition costs for land purchases for conservation through the Land Conservation Revolving Fund will also be eligible. Any land conservation project with a measurable water quality benefit that provides for permanent protection of the land is eligible for CWSRF financing.

Ineligible costs include maintenance and operation expenditures.

WRRDA IMPLEMENTATION

With the President's signature of the Water Resources Reform and Development Act (WRRDA) on June 10, 2014, several changes were made to the CWSRF program. Outlined below are the changes to the CWSRF enacted through WRRDA and GEFA's strategies and procedures for implementing them.

Fiscal Sustainability Plans (FSP)

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

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

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

Architectural and Engineering (A/E) Services Procurement

For any capitalization grant awarded after October 1, 2014, the State must ensure that all A/E contracts for projects identified as 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.

For the 2016 Capitalization Grant, GEFA will ensure that equivalency projects were procured in accordance with all requirements of this section.

Expanded Project Eligibilities

GEFA will offer financing to publically and privately-owned, permitted and unpermitted projects that manage, reduce, treat, or recapture surface or sub-surface drainage water as codified in FWPCA Section 603(c)(5). This expanded project eligibility will give GEFA the flexibility to work with municipalities as they explore innovative mechanisms for financing stormwater pollution control projects and will ultimately increase the number of loans made for stormwater projects, both traditional drainage infrastructure and green infrastructure.

GEFA will work through the EPA-State Workgroup to determine eligibility of projects under FWPCA Section 603(c)(7), Section 122 Watershed Pilot Projects. These projects include watershed management of wet weather discharges, stormwater best management practices, watershed partnerships, integrated water resource planning, municipality wide stormwater management planning, and increased resilience of treatment works. Included in Attachment 1 are projects that were submitted for Section 319 grant funding, and appear to now qualify for CWSRF loan, grants, or technical assistance under this updated provision of the FWPCA.

CWSRF GOALS AND OBJECTIVES

1. The CWSRF Program will work toward increasing its pace in comparison to the national average. According to the FY 2015 NIMS database, Georgia's CWSRF Program had a 84 percent rate for the pace indicator of "Executed Loans as a Percent of Funds Available."
2. GEFA will fully implement the provisions included in WRRDA and communicate these updates to current and/or prospective loan recipients.
3. The CWSRF program will continue to use the GEFA Conservation Initiative with its interest rate reductions to promote projects that produce and conserve energy at publically-owned wastewater treatment plants such as wind, solar and bio-gas combined heat and power projects as described in FWPCA Section 603(c)(8).
4. The CWSRF program will continue to use the GEFA Conservation Initiative with its interest rate reductions to promote activities that implement water conservation projects and programs. Sustaining and promoting a culture of water conservation in Georgia and helping municipalities maximize existing water supplies is a key priority for GEFA.
5. The CWSRF program will continue to promote the development of green infrastructure. Even absent a regulatory driver, GEFA will help communities define the benefits of these types of projects including water quality and recreation so that public support is generated and the work is ultimately performed. GEFA staff will stay up to date on changing regulatory drivers and other trends and position itself to finance a large number of these projects and stormwater projects for municipalities when the need for financing arises.
6. GEFA will promote the 25 and 30-year loan terms available under the CWSRF to promote the upgrade of existing or construction of new wastewater treatment plants. With the availability of this extended term financing in the current interest rate environment, conditions are ideal for communities to finance the high costs involved with wastewater treatment at

minimum borrowing costs. The development, construction, and disbursement of funds for these large wastewater treatment projects will promote the achievement of Goal #1 as well, increased pace of the CWSRF program.

STATE MATCH REQUIREMENT

Under the provisions of the Water Quality Act of 1987, the state is required to deposit an amount equal to 20 percent of the total capitalization grant into the CWSRF Program. Based on the FY 2016 allotment of \$22,819,000, the amount of state match required amounts to \$4,563,800. General obligation bonds of \$4,563,800 will be provided to GEFA by the state of Georgia as a match for the 2016 CWSRF Capitalization Grant award. GEFA will disburse these state bond funds along with federal direct capitalization grant funds in a manner that is proportionate to ensure the proper match on each loan disbursement. Each project which receives direct federal grant funds will receive a portion of the disbursement in federal funds (83 1/3 percent) and a portion of the disbursement in state match funds (16 2/3 percent). These state match funds will be held outside the CWSRF until the disbursement is made. Once these state dollars are disbursed to a project, those funds and the interest paid on those funds will become CWSRF funds and returned to the program.

ASSURANCES AND SPECIFIC PROPOSALS

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for 2016 funds, the CWSRF Program further agrees to adhere to all the certifications covered within its Operating Agreement with the EPA Region 4. The specific certifications are:

1. Capitalization Grant Acceptance
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 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. Maintain the Fund
14. Perpetuity
15. Types of Assistance
16. Limitations of Double Benefits
17. Consistency with Planning Requirements
18. Priority List
19. Annual Audit
20. Annual Federal Oversight Review and Technical Assistance
21. Dispute Resolution
22. Transfer of Funds between SRF Programs

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

PUBLIC PARTICIPATION

This IUP is subject to review and comment by the public prior to incorporation into the 2016 Capitalization Grant Agreement. A public notice was placed in the *Fulton County Daily Report* on Monday January 25, 2016, announcing a public meeting on the CWSRF IUP on Thursday February 18, 2016, at 10:00 a.m. in GEFA's boardroom. A summary of this public meeting can be found within Attachment 8.

**ATTACHMENT 1
CLEAN WATER STATE REVOLVING FUND
2016 PROJECT LIST**

CLEAN WATER STATE REVOLVING FUND 2016 PROJECT LIST												
Community	Score	Pop.	Total Project Cost	25% Principal Forgiveness	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
City of Grovetown	100	11,216	\$23,224,100.00	\$0.00	No	Construction of a new 3.0 mgd WPCP to replace the existing deficient land application system, and sewerage system improvements to include installation of pump stations and force mains to redirect multiple basins to the new WPCP.	X					
Bartow County	95	100,157	\$30,400,000.00	\$0.00	No	Project consists of expansion of the existing Southeast Bartow POTW from 0.1 MGD to 2.0 MGD to provide public sewerage to the Clark Creek and Pumpkinvine Creek Watersheds and adjacent areas of south and southeast Bartow County. It is included in the MNGWPD Wastewater Management Plan. Plant will be a MBR system with ozonation and potential water reuse.	X					
The Nature Conservancy	90	21,679	\$4,000,000.00	\$0.00	No	The Nature Conservancy will acquire a conservation easement over the ~2100 acre Jeffords Farm property, protecting one of the most pristine examples of longleaf pine – wiregrass woodland in Georgia. The property lies along the edge of the Suwanee River watershed, and is drained by tributaries of Warrior Creek and Little Ochlockonee Creek. Dominated by mature, fire-managed longleaf pine, this property offers significant protections to the rivers and creeks running through the property, one of which, Horse Creek, is impaired by agricultural uses on nearby properties and is a tributary to the impaired Warrior Creek. The Conservation Easement will restrict land clearing, clearcut timber harvesting, expansion of agricultural use, and construction of infrastructure (other than maintenance of existing roads and trails). These restrictions will improve water quality, preserve wetlands, and prevent groundwater extraction. In addition to surface and groundwater protection, acquisition of a conservation easement on this tract will protect the pitcherplant bogs and seepage areas are found on the site, and the exceptionally diverse upland plan communities. Rare or endangered species present include the Parrot Pitcherplant (state threatened), Purple Honeycomb-head (state threatened), and American Chaffseed (federally endangered). The state threatened Gopher Tortoise, a candidate species for federal listing, inhabits the drier majority of Jeffords Woods, and is critical to a larger regional meta-population that ranks high on the list for Georgia DNR's Gopher Tortoise Initiative. The federally endangered Red-cockaded woodpecker once occurred on the property and could be restored in the future.					X	
City of Richmond Hill	90	9,281	\$1,150,000.00	\$287,500.00	Yes	Land acquisition of 1,300 acres for permanent conservation and protection.					X	
Oconee County	70	32,808	\$2,000,000.00	\$500,000.00	Yes	McNutt's Creek Trunk Sewer Connector Phase II: Project consists of planning, permitting, easement acquisition, bidding and construction of 9,700 feet of 18-inch diameter gravity trunk sewer designed to eliminate wastewater pumping stations, reduce energy / maintenance costs and protect streams from potential sewer overflows during outages. The project will allow Oconee County to provide gravity sewer service along this 303(d) and 305(b) listed stream, thereby eliminating septic tanks and the risk of SSO's. This gravity sewer will aid in the implementation of the TMDL for fecal coliform along this water body. Also, this line will benefit neighboring community Athens-Clarke County (A-CC) by diverting any Oconee County flows currently exported to A-CC for treatment.		X				X
City of Dublin	70	16,201	\$3,456,000.00	\$500,000.00	Yes	Acquisition of approximately 120 acres along the Oconee River in Dublin in order to protect the riparian buffer and provide storm water improvements and passive park space.				X	X	
City of Griffin	70	23,643	\$4,000,000.00	\$500,000.00	Yes	Cabin Creek Wastewater Treatment Plant was constructed in 1936. The treatment plant will under go upgrades and modifications addressing nitrification process improvement, new head works for additional grit removal and modification to disinfection.	X					
Oconee County	70	32,808	\$2,700,000.00	\$0.00	No	Calls Creek WRF Trunk Outfall Sewer to Middle Oconee River: This project consists of planning, permitting, easement acquisition, design and construction of 14,000 feet of 24-inch trunk outfall sewer that will transport treated effluent flows greater than 1.5 MGD to the Middle Oconee River for discharge. Currently, Calls Creek WRF is permitted to discharge approximately 0.700 MGD to Calls Creek, a 303(d) listed stream. Georgia EPD has granted Oconee County a wasteload allocation of 2 MGD or greater into the Middle Oconee River. This new trunk outfall will allow the Calls Creek WRF to be expanded at its current site, saving the acquisition of a new site located near the Middle Oconee River. The benefits to the environment are greater by leaving the Calls Creek WRF in place, and deferring or eliminating the destruction of woodlands along the Middle Oconee River.	X	X				

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Community	Score	Pop.	Total Project Cost	25% Principal Forgiveness	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
The Nature Conservancy	70	8,742	\$18,000,000.00	\$0.00	No	The Nature Conservancy will acquire fee interest in the 7,050 acre Hilliard Plantation, located in Marion County, Georgia. This acquisition is part of a larger conservation initiative in the Fall Line Sandhills, in which TNC and partners have protected 27,000 acres of land, 22,000 acres of which form a continuous conservation corridor adjacent to the 182,000 acre Fort Benning military base. Streams flowing through Hilliard feed the impaired Pine Knot Creek, part of the City of Columbus' drinking water supply. Further, the property features significant functional elements of the longleaf pine ecosystem and provides critical habitat for the Gopher Tortoise (candidate for federal listing).					X	
City of Harlem	65	2,666	\$8,287,000.00	\$0.00	No	Modifications to the WPCP consisting of upgrading from 0.25 MGD to 0.5 MGD capacity and sewerage system improvement including rehabilitating existing sewer lines, upgrading existing pump stations, and expanding sewer service area.	X		X			
Bartow County	65	100,157	\$3,200,000.00	\$0.00	No	The Project consists of gravity sewers, a pump station and force main to extend public sewerage to the central area of the City of Euharlee. It includes approx. 7,500 LF of gravity sewer, a duplex pump station and 33,500 LF of force main. Sewage will be transported to Cartersville. The Project will be a joint effort by the City of Euharlee and Bartow County. The system will be owned and maintained by the Bartow Co. Water Department.		X				
City of Kingsland	65	15,946	\$2,000,000.00	\$500,000.00	Yes	This project focuses on two main areas that will improve the City of Kingsland's existing sewer system. Aging, problematic sewer lines in the downtown area will be repaired or fully replaced. Specific lift stations will be improved through mechanical and electrical upgrades, including new and more efficient pumping systems.			X			X
City of Lyons	65	4,367	\$14,000,006.25	\$500,000.00	Yes	Upgrade the North WWTP to 1.5 MGD including; bar screen, 2-Stage Biological Nutrient Removal (BNR) WWTP, filters, UV disinfection, motor control center, belt press (incl. building) Rehab East WWTP (Capacity Remains 0.67MGD) including; bar screen, anoxic basin, sludge return & bypass piping, repaint, replace air piping/diffusers, replace components, filters, motor control center rehab. These improvements are needed to provide adequate treatment capacity and to improve quality and efficiency of treatment.	X					
City of Maysville	65	1,798	\$1,196,000.00	\$299,000.00	Yes	Maysville proposes to rehabilitate/ replace wastewater pumping stations, forcemains, and gravity sewer that is experiencing infiltration and inflow problems			X			
City of Ludowici	60	1,703	\$1,000,000.00	\$250,000.00	Yes	Rehabilitation or replacement of existing raw sewage pump stations throughout the collection system to prevent sewage back-ups and spills, and reduce utility and maintenance costs.			X			
City of Pine Lake	60	730	\$525,000.00	\$131,250.00	Yes	Acquisition of conservation easement for tributary of Snapfinger Creek. City of Pine Lake would acquire a portion of a 5.5 acre parcel to protect a larger portion of land surrounding tributary. Conservation easement would be placed into a land trust.					X	

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Community	Score	Pop.	Total Project Cost	25% Principal Forgiveness	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
City of Adairsville	50	4,648	\$9,272,298.00	\$0.00	No	Expansion of 1.0 MGD North wastewater treatment plant to 2.0 MGD.	X					
	50	79,626	\$4,725,000.00	\$0.00	Yes	The Brunswick- Glynn County Joint Water Sewer Authority and City of Brunswick, GA would like to build up to a 1.5MW solar array at our MSW Landfill to provide power for our Academy Creek WWTP. We have done a solar optimization study for the plant to determine the appropriate sized array. Our Project Manager Greenavations Power, LLC has performed feasibility and cost benefit analysis showing this array will produce up to 2,628,000 kWh per year and could offset 40-50% of our total annual power costs for the WWTP. This is a substantial immediate savings based on our current energy rates. According to EPA guidelines this array will offset 1,750 tons+ of CO2 per year.						X
Brunswick- Glynn County Joint Water Sewer Auth.	50	1,470	\$250,000.00	\$0.00	Yes	City of Emerson wants to make energy efficiency improvements to the sewage treatment plant to reduce the environmental impact. The project includes a ground mounted single axis tracking array to generate 50kW of power. This will reduce peak power consumption during the most critical time of the day.						X
City of Emerson	50	10,214	\$1,710,000.00	\$0.00	Yes	The City of Jesup would like to build up to a 600kW solar array to provide power for our WWTP. We have had our project manager, Greenavations Power do a solar optimization and feasibility study for the plant to determine the appropriate sized array. The study shows this array will produce up to 1,050,000 kWh per year and could offset ~50% of our annual daytime power costs. This is an annual savings of \$100-110,000/year based on our current energy rates before debt service. According to EPA guidelines this array will offset 1,209 tons of CO2/year.						X
City of Jesup	50	28,298	\$997,500.00	\$0.00	Yes	Lee County Water Utility, Lee County, GA would like to build up to a 350kW solar array to provide power for our WWTP. We have done a solar optimization study for the plant to determine the appropriate sized array. Our Project Manager Greenavations Power, LLC has performed a feasibility and cost benefit analysis showing this array will produce up to 1,034,400 kWh per year and could offset 50+% of our annual day time power costs. This is an annual savings of \$60,000/year based on our current energy rates. According to EPA guidelines this array will offset 1,200 tons of CO2 per year. *Tons of Carbon Dioxide Offset‐yearly (2.3 lbs/kw‐h. Source: EPA)						X
Lee County Utilities Authority	50	17,121	\$2,850,000.00	\$0.00	Yes	The City of St. Marys would like to build up to a 1 MW solar array to provide power for our WWTP. We will do a solar optimization study for the plant to confirm the appropriate sized array. Our Project Manager Greenavations Power, LLC has performed a feasibility and cost benefit analysis showing this array will produce up to 1,840,000 kWh per year and could offset 50+% of our annual power costs. This is an annual savings of \$150-175,000/year based on our current energy rates. This is our 2nd Pre-Application in an effort to qualify for some "Principle Forgiveness" under the new 2016 GEFA qualification guidelines. This Solar Power Asset will generate approximately \$9.75M in net avoided energy cost savings for St. Marys over 30 years to be reinvested back into the needs of our community. According to EPA guidelines this array will offset 1,174 tons of CO2 per year.						X
City of Saint Mary's	50	880	\$700,000.00	\$0.00	No	The City of Hiawassee proposes to make improvements to its wastewater treatment facility by replacing an out-dated UV disinfectant System, and installing a mechanical bar screen and aerator for redundancy, and add safety features for increased safety for the operators	X					
City of Hiawassee	50	4,299	\$6,000,000.00	\$0.00	Yes	Construction of a new 1.0 MGD WPCP and rehabilitation of several raw sewage pump stations to serve new and expanding industries in Chatsworth and Murray County.		X				
City of Chatsworth	50	9,170	\$2,500,000.00	\$0.00	Yes	The project includes replacement and rehabilitation of storm culverts and storm carrying pipes through the City of Thomaston. Repeated failures in aged pipelines have discharged sediment to streams over the past year and GEFA funding will be used to alleviate these issues. Also, detention/sediment ponds will be constructed to limit storm surge and sediment discharges to streams.						X
City of Thomaston												

CLEAN WATER STATE REVOLVING FUND
2016 PROJECT LIST

Community	Score	Pop.	Total Project Cost	25% Principal Forgiveness	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects	
City of Griffin	45	23,643	\$1,500,000.00	\$0.00	Yes	The City of Griffin's wastewater collection system has been in existence since 1930's. The system consists of approximately 232 miles of sewer mains and outfalls. Cabin Creek Basin collection system is 60-80 years of age, Potato Creek Basin collection system is 40-60 years of age and Shoal Creek Basin collection system is 30-60 years of age. Many of these lines have out lived their useful life. Infiltration and Inflow will be addressed by the replacement, rehabilitation and or renewal of these lines.			X				
City of Rincon	45	8,836	\$2,000,000.00	\$0.00	No	The City of Rincon plans to design and install a new headworks system that can handle 2.0 mgd of capacity at the city's existing wastewater treatment facility. The degradation of the headwork equipment and structure, specifically the auger screen and grit removal system, is so severe that it is damaging the concrete channel and other system equipment. This has resulted in increased maintenance and labor costs; the cost of chemicals alone increased by 400% within one year. The equipment at the facility must be manually operated in order to prevent EPD violations, to stay within the maximum allowable limits of phosphorus, and to prevent further damage to the equipment. Through the installation of the new headworks, the city will benefit from decreased operating and maintenance costs while preparing for continued population growth. Rincon has experienced a 61% increase in population within the last 10 years, plus the city's Service Delivery Area extends into the neighboring unincorporated areas. Secondary benefits such as increased effluent quality and reduced chemical addition will also occur. Removing a high level of solids and grit will reduce wear and tear on the downstream equipment to include the existing BNR/oxidation ditch, clarifiers and MBR digester, thereby increasing their respective treatment efficiency. The City of Rincon plans to construct the headworks on an expedited schedule in an effort to experience these benefits as quickly as possible.	X						
City of Sandersville	45	5,912	\$1,380,000.00	\$0.00	Yes	Installing new 8 inch gravity sewer lines and 4 inch service line. Precast manholes will be installed at all changes of direction, and every 400 feet or less to provide access for maintenance.		X					
City of Pooler	45	19,140	\$4,920,000.00	\$0.00	Yes	The City of Pooler owns a 2.5 MGD wastewater treatment plant which is currently operating at 80% capacity. The City of Pooler has experienced significant growth over the past 10 years, and anticipates this trend to continue. Therefore, the City is requesting funding to expand the treatment plant's capacity to 3.3 MGD which will improve system reliability and performance and ensure continued compliance with existing NPDES discharge permit parameters.	X					X	
City of Garden City	40	8,778	\$700,000.00	\$0.00	Yes	Construction of stormwater runoff controls along Chatham Parkway as recommended in the Garden City Drainage Masterplan dated January 2015. The proposed drainage improvements would be undertaken in conjunction with a major road construction/rehabilitation project. The proposed drainage improvements would address both water quantity and water quality issues for a highly urbanized drainage basin that consists primarily of commercial and industrial land uses.				X			
City of Sandersville	40	5,912	\$1,750,000.00	\$0.00	Yes	Rehabilitation of the Davisboro Road, Royal Lane, Highway 24 and Morningside Drive pump stations.			X				
City of Griffin	40	23,643	\$20,000,000.00	\$0.00	Yes	Shoal Creek WPCP EPD 326-229. Project involves the upgrade and expansion of the Shoal Creek WWTP. The existing facility consists of an anaerobic system which has a capacity of 2.25mgd with an effluent to Blanton Mill Land Application Site. Current flows are approximately 1.3mgd. The expansion and modification of the plant will treat 3.5mgd. The expansion and modification consist of 1.25mgd advanced biological treatment activated mechanical treatment, disinfection, post aeration and effluent screening disposal to Shoal Creek. GAEPD has completed the waste load allocation.	X						
City of Baldwin	35	3,279	\$180,000.00	\$0.00	Yes	The City of Baldwin proposes to upgrade and replace approx 3.5 miles of aged and undersized outfall and interceptor sewers including manholes			X				

CLEAN WATER STATE REVOLVING FUND
2016 PROJECT LIST

Community	Score	Pop.	Total Project Cost	25% Principal Forgiveness	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
City of Blue Ridge	35	1,290	\$501,500.00	\$0.00	Yes	This project will consist of the rehabilitation of a failing 40+ year old pump station. The project will also include the improvement of approximately 3,450 linear feet of undersized 6" sewer pipe feeding the pump station. The pump station's wet well, which is an Imhoff tank originally used for water treatment, was retrofitted in 1975 with the two current sewage pumps. Due to the age and condition of the pumps, the tank is at risk for overflowing. Compounding this, the sewer pipes are a likely source of inflow and infiltration to the system. This would cause an added burden on the tank. There is a small stream, which feeds Cherry Log Creek, situated next to the tank. In the event that the tank overflowed, the excess sewage would flow directly into that small stream. Additionally, the open top design of the tank is a safety concern for maintenance workers. The scope of this project includes constructing a new and more optimized wet well for the pump station as well as installing new and more efficient pumps. Additionally the old 6" sewer pipe that feeds the pump station will be upgraded to 8" pipe.						
City of Dillard	35	339	\$540,000.00	\$0.00	Yes	The City of Dillard proposes to rehabilitate/ replace approximately 4,300 linear feet of sewer line that is experiencing infiltration and inflow problems			X			
City of Hoschton	35	1,377	\$400,000.00	\$0.00	Yes	The City of Hoschton proposes to replace an aged and dilapidated wastewater pumping stations to reduce potential overflows and failures			X			
City of Jefferson	35	9,432	\$1,730,000.00	\$0.00	Yes	The City of Jefferson proposes to replace the west side wastewater pumping facility that serves most of the western sector of the City of Jefferson. The existing facility is undersized, as is the existing forcemain. Moreover the location of the forcemain route is proposed for relocation into another outfall line that is more capable of handling the existing and anticipated flows	X	X				
City of Jefferson	35	9,432	\$800,000.00	\$0.00	Yes	The City of Jefferson proposes to replace existing undersized outfall sewer in the east side of the community. The sewer line is constructed of aging vitrified clay pipe. The line experiences infiltration and inflow, frequent blockages and other failures typical to older clay sewer lines.			X			
City of Statham	35	2,408	\$1,900,000.00	\$0.00	Yes	The City of Statham proposes to rehabilitate/ replace sewer line that is experiencing infiltration and inflow problems			X			
City of Warm Springs	35	425	\$1,360,000.00	\$0.00	Yes	The City of Warm Springs proposed to rehabilitate/ replace approximately 16,200 linear feet of sewer line and approximately 60 manholes that are experiencing infiltration and inflow problems			X			
Town of Braselton	35	7,511	\$950,000.00	\$0.00	Yes	The Town of Braselton proposes to replace the existing aged and out-of-date lab and control building at the water reclamation facility with a high-efficiency LEED certified building that will include passive solar for hot water and lighting						X
Town of Braselton	35	7,511	\$1,500,000.00	\$0.00	Yes	The Town of Braselton proposes to replace three aged and undersized wastewater pumping stations to reduce potential overflows and failures			X			
City of Carrollton	30	24,388	\$3,656,216.00	\$0.00	Yes	Replacement of aging headworks for the City of Carrollton Wastewater Treatment Facility. Project includes replacement of the grit and grease removal system and mechanical bar screens for the 7.0 MGD treatment facility. The existing equipment is degraded to a point that cannot be repaired. Most of the equipment is now obsolete and replacement equipment is not available.	X					
City of Waleska	25	644	\$1,250,000.00	\$0.00	Yes	City is constructing a sewerage system to provide service in the commercial area of downtown, eliminating septic tanks that serve existing businesses. The City's collection system will be connected to Reinhardt University's treatment system.		X				
City of Hinesville	25	33,437	\$408,700.00	\$0.00	Yes	This project will include extending two reuse lines, one along Pineridge Road and one on South Main Street. Pineridge Road extension will run from Airport Road into an existing subdivision where 40 existing customers can be served. New phases of the subdivision currently under construction will place as many as 200 more customers. The extension will provide reuse for each new house built. The extension on South Main will serve an existing apartment complex and a proposed 26 acre shopping center development while extending reuse water further south into densely populated areas.	X					
City of Sandersville	20	5,912	\$905,000.00	\$0.00	Yes	Replace existing 12 inch PVC and clay sewers with 15 inch PVC sewers. Service lines will be installed to right of ways and cleanouts will be installed.			X			
Rockdale Water Resources	20	85,215	\$20,000,000.00	\$0.00	No	Design & Construction of a new 3 MGD Wastewater Treatment Plant	X					
Town of Braselton	20	7,511	\$2,200,000.00	\$0.00	No	The Town of Braselton proposes to redirect wastewater flow in the northwest section of the service area, and add a central pumping facility to move wastewater to the new northeast relief sewer basin.		X				
City of Dillard	15	339	\$660,000.00	\$0.00	No	The City proposes to construct approximately 8,400 linear feet of sanitary sewer main in the Betty Creek Area		X				
City of Oxford	15	2,134	\$525,000.00	\$0.00	No	Emory Street Sewer Extension - Extend the sewer trunk lines to make it possible to connect 42 customers along and near Emory Street to our sanitary sewer system. These customers are currently served by septic tanks.		X				

CLEAN WATER STATE REVOLVING FUND
2016 PROJECT LIST

Community	Score	Pop.	Total Project Cost	25% Principal Forgiveness	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
City of Sylvester	15	6,188	\$1,700,000.00	\$0.00	No	The City of Sylvester proposes the extension of sewer service along Highway 82 west of Sylvester and on Old State Route 50 to serve residences, commercial properties, and industrial properties along the route. The project will include the construction of sewage pumping stations, force mains, and gravity sewer mains.		X				
Rabun County WSA	15	16,276	\$4,000,000.00	\$0.00	Yes	The Authority proposes to extend its sanitary sewer system to serve the south SR 441 area of Rabun County, that is currently not served. The project includes 5 lift stations, approx 25,000 LF of forcemain, and approx 4,100 LF of gravity sewer.		X				
City of Monticello	10	2,657	\$400,000.00	\$0.00	Yes	UV Disinfection Upgrades. The project will replace the existing chlorination/de-chlorination system at both the North and South Wastewater Treatment Facilities with ultraviolet disinfection units.	X					
City of Jefferson	0	9,432	\$236,000.00	\$0.00	No	The City of Jefferson proposes to replace an old and failing existing storm water collection system				X		
City of Hinesville	0	33,437	\$3,400,000.00	\$0.00	Yes	Replacement of forcemain serving Fort Stewart			X			
Augusta - Richmond County	0	200,549	\$334,400.00	\$0.00	Yes	This project intends to develop and restore in-stream habitat for macroinvertebrates and fish that has been destroyed or removed by sedimentation and other factors of urban development. With work with improvement of the fish, macroinvertebrate community and the overall food web, this will create an environment that is less hospitable for fecal bacteria. This theory is based on an abundance of research suggesting the survival and growth of fecal bacteria in sediments under environmental conditions (Pachepsky and Shelton, 2001; Anderson, et al. 1995; Marino and Gannon, 1991). and also that bacterial population is controlled by predation and competition as much or more as by resource availability (Ansa et al., 2014; Davies et al., 1995; Marino and Gannon, 1991). If populations of naturally occurring predators have been stressed to a high degree, it is reasonable to conclude that this could be a significant cause for high concentrations of bacteria. Thus we propose that our habitat restoration will enable one or more of the following pathways to improve the ability to the stream to "resist infection" by fecal bacteria and lower average bacterial counts.					X	
Augusta - Richmond County	0	200,549	\$627,201.00	\$0.00	Yes	Stormwater and its best management practices (BMPs): BMP installation and education curriculum implementation at a school in Augusta-Richmond County. We are proposing to develop a pilot program to address impervious surface/stormwater issues from this source by installing a series of BMPs on-site at one Richmond County School that is within the impaired Rocky Creek watershed with the long-term goal of replicating the BMP implementation/education program at school sites throughout the county. The BMPs will be fully functional and will include both conventional (e.g. stormwater retention, detention, and infiltration basins, etc.) and low-impact development (LID)/green infrastructure (GI) (e.g. filter strips, pocket and constructed wetlands, rain barrels, rain gardens, vegetated swales, and various infiltration practices) BMPs. The effectiveness of this goal will be measured by comparing pre/post-BMP installation parameters that focus on reducing water volume in runoff, increasing infiltration, and decreasing sediment/ fecal coliform transport to Rocky Creek which is listed for all three impairments.					X	
Forsyth County	0	175,511	\$217,849.00	\$0.00	Yes	Fourmile Creek water quality improvement project. The proposed project will build upon previously collected water quality samples (2005 – 2015) and will further identify specific sources of pollutants entering Fourmile Creek, and ultimately Lake Lanier, through non-point source runoff. The following project activities will be completed over a 2-3 year period: Perform preliminary outreach to notify property owners within study area; Implementation and installation of BMPs; Develop post-BMP monitoring plan; Execute SQAP and analyze data to evaluate success of installed BMPs; Evaluate water quality improvements which may result in Fourmile Creek meeting State water quality standards for fecal coliform; Submit Quarterly Reports and Invoices; Submit Close-Out Report and Final Invoice.						X

CLEAN WATER STATE REVOLVING FUND
2016 PROJECT LIST

Community	Score	Pop.	Total Project Cost	25% Principal Forgiveness	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
Georgia Mountains Regional Commission	0	617,646	\$196,016.00	\$0.00	Yes	Organic Amendment Restoration of Degraded Upland Landscapes in the Chestatee-Yahoola Watershed. This projects ultimate objective of these efforts is to reduce sedimentation and bacteria pollutants and to de-list all four impaired stream segments from the impaired waters list. The establishment of an enduring Chestatee Watershed Partnership is a critical first step towards achieving this goal. To engage watershed stakeholders and to encourage the adoption of best management practices demonstrated in these projects, education and outreach efforts will include a series of Watershed Sustainability Bulletins (technical "how to" documents), project signage, and a series of workshops featuring practices at each land use type. More broadly this project hopes to demonstrate how community efforts to reallocate hundreds of tons of locally generated organic amendments to address high priority environmental restoration sites is a technique with statewide implications due to its cost effectiveness and ease in replicability				X		
River Valley Regional Commission	0	370,887	\$186,443.00	\$0.00	Yes	Implementation of Kinchafoonee Creek Watershed Management Plan and Healthy Watersheds Initiative (HUC 0313000702). The goal of this project is to reduce levels of sediment transport within the Clear Creek watershed following recommendations in the Watershed Management Plan and to maintain the supporting levels of fecal coliform within the Lanahassee Creek watershed following the recommendations of the Healthy Watersheds Initiative outline in the WMP by: installing three (3) agricultural BMPs within the Lanahassee Creek watershed to keep fecal coliform reduced; installing one (1) agricultural BMP within the Clear Creek watershed to reduce sediment transport; installing three (3) forestry BMPs within the Clear Creek watershed to reduce sediment transport; installing three (3) Better Back Roads BMPs within the Clear Creek watershed to reduce sediment transport; completing ten (10) EPD Region 5 Load Reduction Models; conducting two (2) Adopt-A-Stream educational workshops to train citizens on bacterial and macroinvertebrate water sampling; hosting two (2) workshops on educating citizens on good water stewardship. Conducting post targeted watershed monitoring to evaluate the effectiveness of the implementation efforts; obtaining forty-five (45) samples of E. coli and twenty-seven (27) turbidity samples.				X		
Southern Georgia Regional Commission	0	406,583	\$476,216.00	\$0.00	Yes	Implementing the Buffalo Creek Watershed Plan. Project proposes to Task Contact and coordinate with elected officials, residents and local watershed groups for updates and guidance on revisions and implementation; Develop a Pre - Targeted Watershed Monitoring for one year; Implement a minimum of twenty (20) septic BMPs; five (5) agriculture BMPs, (Project #5 Task 11) - four (4) municipal/sediment load reduction BMP's; Conduct two (2) Field Days focused on ag or septic nonpoint source pollution as well as practical solutions to restore and protect the water quality; Completing GAEPD Region 5 Load Reduction Models for all BMPs installed; Expand compliance with water quality criteria established by GAEPD and USEPA.				X		
Southern Georgia Regional Commission	0	406,583	\$502,865.00	\$0.00	Yes	Implement the New River Watershed Improvement Plan (WIP) that was developed and approved by GAEPD in 2009 meeting EPA's 9 Key Elements; Develop and install a minimum of ten (10) agriculture BMPs, ten (10) septic BMPs and two (2) urban/county BMPs in order to reduce agricultural, residential and urban non-point source pollution, specifically fecal coliform; Contact and coordinate with elected officials, residents and local watershed groups for guidance on implementation; Conduct two (2) workshops/events focused on nonpoint source pollution (NPS) and provide educational materials and outreach addressing the sources of NPS pollution in the area as well as the importance of reducing runoff (e.g. Rivers Alive, Adopt - A - Stream Workshops); Conduct two (2) BMP Demonstration Field Days (ag, septic, and/or urban) exhibiting projects funded through 319 to reduce the impacts of NPS pollution; Completing GAEPD Region 5 Load Reduction Models for all BMPs installed; Applicant cites section 7.0/Table 7.0 on pages 14-16 of Appendix E. New River WIP (2009) which shows the estimated load reduction. Developing a Targeted Monitoring Plan for Post BMP Monitoring; and Expand compliance with water quality criteria established by GAEPD and USEPA.				X		
			\$ 254,076,310	\$ 4,825,250								

**ATTACHMENT 2
CLEAN WATER STATE REVOLVING FUND
ESTIMATED DISBURSEMENT SCHEDULE**

PROJECT	LOAN	BINDING	CONSTR.	TARGET	2ND	3TH	4TH	1ST	2ND	3TH	4TH	1ST	TOTAL
	AMOUNT	COMM. DATE	START DATE	COMPL. DATE	QTR 4/16-6/16	QTR 7/16-9/16	QTR 10/16-12/16	QTR 1/17-3/17	QTR 4/17-6/17	QTR 7/17-9/17	QTR 10/17-12/17	QTR 1/18-3/18	DISBURS.
Grovetown	23,224,100	7/5/16	8/5/16	11/30/17	2,111,285	4,222,563	4,222,563	4,222,563	4,222,563	4,222,563			\$23,224,100
Bartow County	30,400,000	3/1/17	5/1/17	8/1/18				3,377,776	6,755,556	6,755,556	6,755,556	6,755,556	\$30,400,000
Nature Conservancy	4,000,000	3/1/16	6/1/16	6/1/16	4,000,000								\$4,000,000
Richmond Hill	1,150,000	9/1/16	10/1/16	10/1/16		1,150,000							\$1,150,000
Oconee County	2,000,000	8/1/16	9/5/16	7/1/17		666,667	666,667	666,666					\$2,000,000
Dublin	3,456,000	10/31/16	10/31/16	10/31/16		3,456,000							\$3,456,000
Griffin	4,000,000	2/1/17	7/2/17	3/1/18					1,333,333	1,333,333	1,333,334		\$4,000,000
Oconee County	2,700,000	9/4/17	11/6/17	11/5/18						675,000	675,000	675,000	\$2,025,000
Nature Conservancy	18,000,000	10/1/16	12/31/16	12/31/16		18,000,000							\$18,000,000
Harlem	8,287,000	10/3/16	4/3/17	4/3/18				2,071,750	2,071,750	2,071,750	2,071,750		\$8,287,000
Bartow County	3,200,000	6/1/16	11/1/16	8/1/17		200,000	1,400,000	1,400,000	200,000				\$3,200,000
Kingsland	2,000,000	5/1/16	10/1/16	6/1/17		666,667	666,666	666,667					\$2,000,000
Lyons	14,000,006	4/25/16	4/25/16	4/25/18	2,000,001	2,000,001	2,000,001	2,000,001	2,000,001	2,000,001	2,000,000		\$14,000,006
Maysville	1,196,000	11/1/16	11/15/16	9/1/17		132,892	265,777	265,777	265,777	265,777			\$1,196,000
Ludowici	1,000,000	7/11/16	8/1/16	5/1/17	166,667	333,333	333,333	166,667					\$1,000,000
Pine Lake	525,000	12/31/16	12/31/16	12/31/16			525,000						\$525,000
Emerson	5,000,000	8/15/16	8/15/16	2/15/17	1,250,000	2,500,000	1,250,000						\$5,000,000
Eatonton-Putnam WSA	2,500,000	8/1/16	8/1/16	8/1/17	312,500	625,000	625,000	625,000	312,500				\$2,500,000
Jasper	4,500,000	2/2/17	2/16/17	4/1/18			500,000	1,000,000	1,000,000	1,000,000	1,000,000		\$4,500,000
Lowndes County	1,430,000	5/1/16	10/1/16	6/1/17		500,000	500,000	430,000					\$1,430,000
Ellijay-Gilmer Co. WSA	2,100,000	6/16/16	7/5/16	2/10/17	1,000,000	1,000,000	100,000						\$2,100,000
Woodbury	2,500,000	8/1/16	9/1/16	9/1/18	312,500	312,500	312,500	312,500	312,500	312,500	312,500	312,500	\$2,500,000
Trion	2,500,000	8/1/16	9/15/16	6/1/17		1,000,000	1,000,000	500,000					\$2,500,000
Oconee County	1,410,000	5/16/16	6/13/16	6/12/17	352,500	352,500	352,500	352,500					\$1,410,000
Adairsville	9,272,298	7/1/16	8/15/16	10/25/17	842,938	1,685,872	1,685,872	1,685,872	1,685,872	1,685,872			\$9,272,298
Brunswick-Glynn Co. Joint W	4,725,000	9/9/16	10/28/16	3/24/17		2,725,000	2,000,000						\$4,725,000
Emerson	250,000	4/15/16	4/15/16	12/30/16				90,000	90,000	70,000			\$250,000
Jesup	1,710,000	8/19/16	10/21/16	1/20/17		1,000,000	710,000						\$1,710,000
Lee County Utilities Authorit	997,500	7/15/16	9/16/16	12/9/16		997,500							\$997,500
Saint Mary's	2,850,000	6/24/16	8/15/16	11/18/16	1,425,000	1,425,000							\$2,850,000
Hiwassee	700,000	8/1/16	9/1/16	7/1/17	100,000	200,000	200,000	200,000					\$700,000
Chatsworth	6,000,000	1/26/17	2/1/17	8/1/18			500,000	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	\$6,000,000
Thomaston	2,500,000	6/1/16	6/1/16	12/1/16	1,000,000	1,500,000							\$2,500,000
Griffin	1,500,000	8/1/16	9/1/16	1/31/18		250,000	250,000	250,000	250,000	250,000	250,000		\$1,500,000
Rincon	2,000,000	8/1/16	8/15/16	1/30/17	500,000	1,000,000	500,000						\$2,000,000
Sandersville	1,380,000	8/1/16	8/15/16	5/12/17	190,000	500,000	500,000	190,000					\$1,380,000
Pooler	4,920,000	3/1/16	3/1/16	2/1/17	1,333,333	1,333,333	1,333,334	920,000					\$4,920,000
Garden City	700,000	10/1/16	10/1/16	7/1/17		233,333	233,333	233,334					\$700,000
Sandersville	1,750,000	5/2/16	9/1/16	5/29/17		600,000	600,000	550,000					\$1,750,000
Griffin	20,000,000	11/1/17	1/2/18	11/1/19							2,500,000	2,500,000	\$5,000,000
\$ 202,332,904					\$16,896,724.00	\$50,568,161.00	\$23,232,546.00	\$23,277,073.00	\$21,599,852.00	\$21,742,352.00	\$17,998,140.00	\$11,343,056.00	\$186,657,904.00

ATTACHMENT 3 - 2016 ASAP CWSRF Payment Schedule
 CLEAN WATER STATE REVOLVING FUND
 2016 ASAP PAYMENT SCHEDULE

Payment No.	Federal Fiscal Year		Amount (\$)
	Quarter	Date	
1	3rd Quarter	4/2016 - 6/2016	\$22,819,000
2	4th Quarter	7/2016 - 9/2016	-\$0-
3	1st Quarter	10/2016 - 12/2016	-\$0-
4	2nd Quarter	1/2017 - 3/2017	-\$0-
5	3th Quarter	4/2017 - 6/2017	-\$0-
6	4th Quarter	7/2017 - 9/2017	-\$0-
7	1st Quarter	10/2017 - 12/2017	-\$0-
8	2nd Quarter	1/2018 - 3/2018	-\$0-
Total			\$22,819,000

**ATTACHMENT 4
CLEAN WATER STATE REVOLVING FUND
ESTIMATED SOURCES AND USES**

Sources & Uses	1ST QTR 4/16-6/16	2ND QTR 7/16-9/16	3TH QTR 10/16-12/16	4TH QTR 1/17-3/17	1ST QTR 4/17-6/17	2ND QTR 7/17-9/17	3TH QTR 10/17-12/17	4TH QTR 1/18-3/18	1ST QTR 4/18-6/18	Total
Sources										
2015 Capitalization Grant Funds	4,750,000	4,750,000								\$ 9,500,000
2016 Capitalization Grant Funds			4,500,000	4,500,000	4,500,000	4,500,000	4,819,000			\$ 22,819,000
State Match Funds	791,825	791,825	750,150	750,150	750,150	750,150	803,327			\$ 5,387,577
Repayments										
CWSRF Federal & Match Repayments	14,000,000	14,280,000	14,565,600	14,856,912	15,154,050	15,457,131	15,766,274	16,081,599	16,403,231	\$ 136,564,798
Fees Collected										
Closing fee	220,000	222,200	224,422	226,666	228,933	231,222	233,534	235,870	238,228	\$ 2,061,076
Investment Earnings (Short & Long Term)										
CWSRF Federal Repayment Fund	147,000	149,205	151,443	153,715	156,020	158,361	160,736	163,147	165,594	\$ 1,405,222
CWSRF State-Match Repay Fund	38,150	38,722	39,303	39,893	40,491	41,098	41,715	42,341	42,976	\$ 364,689
Closing Fee (program)	10,600	10,759	10,920	11,084	11,250	11,419	11,590	11,764	11,941	\$ 101,329
Closing fee (non-program)	350	355	361	366	371	377	383	388	394	\$ 3,346
Total Sources	\$ 19,957,925	\$ 20,243,067	\$ 20,242,199	\$ 20,538,786	\$ 20,841,267	\$ 21,149,759	\$ 21,836,560	\$ 16,535,110	\$ 16,862,365	\$ 161,344,671
Uses										
CWSRF Disbursements - 2015 Cap Grant	4,435,000	4,588,000								\$ 9,023,000
CWSRF Disbursements - 2016 Cap Grant			4,185,000	4,185,000	4,217,240	4,500,000	4,819,000			\$ 21,906,240
CWSRF Disbursements - State Match	791,825	791,825	750,150	750,150	750,150	750,150	803,327			\$ 5,387,577
CWSRF Disbursements - Repayments	4,000,000	4,250,000	4,500,000	4,750,000	5,000,000	5,000,000	5,000,000	9,500,000	9,650,000	\$ 51,650,000
CWSRF Administration - (4%)	315,000	162,000	315,000	315,000	282,760					\$ 1,389,760
CWSRF Non-program Income	-	-	-	-	-	-	-	-	-	\$ -
Total Uses	\$ 9,541,825	\$ 9,791,825	\$ 9,750,150	\$ 10,000,150	\$ 10,250,150	\$ 10,250,150	\$ 10,622,327	\$ 9,500,000	\$ 9,650,000	\$ 89,356,577

**ATTACHMENT 5 – CWSRF 4 Percent Administrative Funds
2016 CWSRF 4 Percent ADMINISTRATIVE FUNDS**

The CWSRF Program allows 4 percent of the capitalization grant to be used for the administration of the CWSRF Program. The table below displays how this \$912,760 will be spent to administer the fund as well as ongoing projects. Existing funds from previous grants will be used to supplement any costs incurred above and beyond the \$912,760 in this grant application.

4 Percent Administration (2016 - \$912,760)

Activity	Activity	Cost	Comments
CWSRF Administration	Activities include project reviews and approvals; 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).	Engineering and Technical Support Contract: \$399,000 GEFA staff: \$513,760	Any remaining funds will be banked to administer the CWSRF Program in future years. Any additional funds needed above the \$912,760 will be used from previous capitalization grants rolled forward.
	Total	\$912,760	

ATTACHMENT 6 – Ranking Criteria for CWSRF Projects
Georgia Environmental Finance Authority
2016 CWSRF Project Solicitation
Project Ranking Criteria
(Maximum Point Total - 100 Points) *

Projects will be rated in four categories to determine their eligibility and selection for funding under the CWSRF Program.

CLEAN WATER SRF

CLEAN WATER STATE REVOLVING FUND SCORING SYSTEM

1. Readiness To Proceed (maximum of 30 points)
2. Compliance Benefit (maximum of 20 points)
3. Project Benefits (Select all benefits that apply from each category)
 - a. Stormwater Management, Green Infrastructure, Nonpoint Source and Sourcewater Protection Benefits (maximum of 40 points)
 - b. Energy Conservation, Efficiency and Production Benefits (maximum of 40 points)
 - c. Wastewater Collection, Conveyance and Treatment Benefits (maximum of 40 points)
4. Other Applicant or Project Attributes (maximum of 10 points)

CLEAN WATER STATE REVOLVING FUND SCORING SYSTEM – DETAILED BREAKDOWN

1. **Readiness To Proceed**
CHECK ALL THAT APPLY (maximum of 30 points)

a. Compliance with State Nonpoint Source Management Plan verified	30 pts
b. State Environmental Review Process complete – NONSI or CE issued	20 pts
c. State Environmental Review Process progress – NONSI or CE approved	10 pts

2. **Compliance Benefits**
CHECK HIGHEST LEVEL BELOW THAT APPLIES (maximum of 20 points)

a. Project is needed to fully address deficiencies documented in Emergency or Administrative Order from EPA or EPD (Order #: _____)	20 pts
b. Project will support implementation of a Total Maximum Daily Load (TMDL) plan (applicable TMDL, water body name and water body ID)	15 pts
c. Project is needed to achieve / maintain compliance with applicable permit (NPDES, LAS, MS4) (Permit #: _____)	10 pts
d. Project is needed to achieve or maintain compliance with Georgia’s Nonpoint Source Management Plan	5 pts

3. **Project Benefits** – Please select all benefits that apply within each category. (Stormwater Management, Green Infrastructure, Nonpoint Source and Sourcewater Protection Benefits, Energy Conservation, Efficiency and Production Benefits, and Wastewater Collection, Conveyance and Treatment Benefits) (maximum of 40 points available for Project Benefits category)

Stormwater Management, Green Infrastructure, Nonpoint Source and Sourcewater Protection Benefits

CHECK ANY BELOW THAT APPLY (maximum of 40 points)

- a. Project involves the permanent protection of a wellhead protection or groundwater recharge area or land within a designated Source Water Protection Area. 35 pts
- b. Project will reduce non-point source pollution and provide passive recreation facilities open for public access. 30 pts
- c. Project will allow a stream segment currently listed as “non-attaining of designated use” on either the 303(d) list or the 305(b) list to meet its designated use. 25 pts
- d. Project includes permanent protection of stream buffer zones and/or wetlands. 20 pts
- e. Project uses green infrastructure and/or non-structural Best Management Practices (BMP) to reduce nonpoint source pollution. 15 pts
- f. Project will support creation of a Stormwater Management Program or implementation of a Stormwater Management Plan. 10 pts

Energy Conservation, Efficiency and Production Benefits

CHECK ANY BELOW THAT APPLY (maximum of 40 points)

- a. Project will create renewable energy from wind, solar, geothermal, biogas, or micro-hydroelectric and provide power to the utility. Power must feed into the grid in which the utility draws from and/or directly connects to the utility. 35 pts
- b. Project will reduce energy consumption at a wastewater treatment facility and/or collection system by 20 percent or more. 20 pts
- c. Project designed to reduce energy consumption by the utility via the replacement of pumps and/or motors, blowers, SCADA equipment, inflow and infiltration correction, lighting upgrades or other energy savings products or processes. 15 pts
- d. Energy management planning projects, including energy assessments, energy audits, optimization studies, and other projects designed to determine high energy use areas. 10 pts

Wastewater Collection, Conveyance and Treatment Benefits

CHECK ANY BELOW THAT APPLY (maximum of 40 points)

- a. Project will allow a stream segment currently listed as “non-attaining of designated use” on either the 303(d) list or the 305(b) list to meet its designated use. 30 pts
- b. Project will allow a facility to attain a level of treatment that is more stringent than secondary treatment or produces a significant reduction in non-conventional or toxic pollutants. (BOD, Nitrogen, Phosphorus, Ammonia, Metals, Synthetic Organic Chemicals) 25 pts
- c. Project will reduce sanitary sewer overflows (SSO). 20 pts
- d. Project will eliminate leaking / failing septic systems. 15 pts

4. Other Applicant or Project Attributes

CHECK ANY BELOW THAT APPLY (maximum of 10 points)

- a. Project will increase system operating revenues or decrease system operating expenses by more than 10 percent leading to the greater financial integrity of the utility. 10 pts
- b. Project benefits more than one system or community (e.g. interconnection of two or more public utilities). 10 pts
- c. Project entails the use of new, promising technology or represents an innovative approach to ensuring water quality and protecting human health. 5 pts

* GEFA reserves the right to verify any information submitted within the pre-application.

ATTACHMENT 7 – Affordability Criteria for CWSRF Projects



Clean Water State Revolving Fund Affordability Criteria Effective September 30, 2015

The Clean Water State Revolving Fund (CWSRF) affordability criteria will be used to determine whether a project is eligible for principal forgiveness within Georgia's CWSRF, administered by the Georgia Environmental Finance Authority (GEFA). Principal forgiveness awards will be determined based up pre-applications received through the 2016 CWSRF solicitation process.

The criteria is based on weighted factors for median household income (MHI), unemployment rate and population trends of the borrower (or the project area if the project is located in a different jurisdiction) and the type of project.

A borrower must receive a minimum of **10** points to qualify for principal forgiveness. Points available for each factor are as follows:

1. Income

If the borrower's MHI (or the MHI of the project area if the project is located in a different jurisdiction) is **below** \$39,343 (80 percent of the state's MHI of \$49,179), as determined by the U.S. Census Bureau¹, **eight** points will be awarded.

If the borrower's MHI (or the MHI of the project area if the project is located in a different jurisdiction) is **above** \$39,343 (80 percent of the state's MHI of \$49,179), as determined by the U.S. Census Bureau, **one** point will be awarded.

2. Unemployment

If the borrower's unemployment rate (or the unemployment rate of the project area if the project is located in a different jurisdiction) is **above** 7.2 percent (state of Georgia's unemployment rate), as determined by the U.S. Census Bureau, **seven** points will be awarded.

If the borrower's unemployment rate (or the unemployment rate of the project area if the project is located in a different jurisdiction) is **below** 7.2 percent (state of Georgia's unemployment rate), as determined by the U.S. Census Bureau, **one** point will be awarded.

¹ American FactFinders Five -Year Estimates (2009-2013), <http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>

3. Population Trend

If the borrower's population (or the population of the project area if the project is located in a different jurisdiction) **decreased** when comparing the 2000 Census to the 2010 Census as determined by the U.S. Census Bureau, **two** points will be awarded.

If the borrower's population (or the population of the project area if the project is located in a different jurisdiction) **increased** when comparing the 2000 Census to the 2010 Census as determined by the U.S. Census Bureau, **one** point will be awarded.

4. Project Type

If the borrower will complete a project that **will** implement a process, material, technique, or technology to address any of the following, **seven** points will be awarded. Projects eligible for these points must be constructed solely to address one of the items below and cannot be combined with an ineligible activity:

- a. Water-efficiency goals
- b. Energy-efficiency goals
- c. Mitigate stormwater runoff

If the borrower **will not** complete a project that will implement a process, material, technique, or technology to address any of the items above, **zero** points will be awarded.

Water-efficiency goals can be found on GEFA's website at <http://gefа.georgia.gov/water-conservation-financing>.

Energy-efficiency goals can be found on GEFA's website at <http://gefа.georgia.gov/energy-conservation-financing>.

Projects to mitigate stormwater runoff include, but are not limited to, green infrastructure, stormwater conveyance infrastructure and other flood control measures, installation of stormwater best management practices (BMPs) and other stormwater treatment systems, acquisition of stream buffer, stream restoration, floodplain management projects and other land conservation projects with a water quality benefit.

Principal forgiveness funds will be allocated to those projects that receive the highest score based upon the pre-application scoring criteria used in the CWSRF 2016 project solicitation process. Principal forgiveness will be allocated to the highest scoring projects until all principal forgiveness is exhausted. There is no guarantee that principal forgiveness will be available to a project regardless of score if the project does receive **10** points based on this affordability criteria. GEFA reserves the right to consider some non-governmental organizations eligible for principal forgiveness for land conservation projects.

ATTACHMENT 8 - Public Participation Summary
CLEAN WATER STATE REVOLVING FUND
PUBLIC PARTICIPATION SUMMARY

On Thursday February 18, 2016, at 10:00 a.m. the Georgia Environmental Finance Authority (GEFA) held a public meeting on the FY 2016 Intended Use Plan for the Clean Water & Drinking Water State Revolving Funds. The meeting took place in the GEFA boardroom located on the 9th Floor of the Harris Tower at 233 Peachtree Street, Atlanta, Georgia 30303. In attendance at the public meeting were Fuller Callaway, GEFA, Jason Bodwell, GEFA, Jenerrah Byron, GEFA, and Michael Roberts, GEFA. No one from the public attended the meeting. The meeting was closed at 10:30 AM. GEFA posted the IUP on its website after the public meeting.

ATTACHMENT 9 - Program Policies
LOAN PROGRAM POLICIES
(WATER QUALITY PROJECTS)
JANUARY 2015

1. PURPOSE

The purpose of the Georgia Environmental Finance Authority's (GEFA) water, land and solid waste loan programs is to provide affordable financing to local governments throughout Georgia to develop environmental infrastructure that protects public health, preserves our 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 loan program;
- the Georgia Reservoir and Water Supply Fund loan program;
- the Clean Water State Revolving Fund (SRF) loan program; and
- the Drinking Water State Revolving Fund (SRF) loan program.

3. SUB-PROGRAMS

GEFA operates several sub-programs within specific funds. These sub-programs include:

a. Georgia Fund

- ***Environmental Emergency Loan Program*** – Assists communities in financing improvements that are necessary to eliminate actual or potential public health hazards. To be eligible, the project must directly address system needs caused by an event that occurred within the past six months. The project must have a sense of urgency and cannot be caused by a lack of maintenance of the water or sewer system. Relevant terms are addressed in these policies.
- ***Interim Loan Financing Program*** – Assists local governments that have a known source of permanent financing for a water and/or sewer project, but require financing for the construction period of the project. Relevant terms are addressed in these policies.

b. Georgia Reservoir and Water Supply Fund

- ***Governor's Water Supply Program*** – Assists local governments with developing new sources of water supply adequate to meet future water demands.

c. Clean Water SRF

- ***Land Conservation Loan Program*** – GEFA makes land conservation loans through the Clean Water SRF that achieve the objectives of the Georgia Land Conservation Program (GLCP) and the federal Clean Water Act (CWA).

4. ELIGIBLE RECIPIENTS

- a. **Type of Entity:** GEFA can only make funding commitments to local governments and instrumentalities of the state, including any municipal corporation, county or local water or sewer or sanitary district, and any state or local authority, board, or political subdivision created by the General Assembly or pursuant to the Constitution and laws of the state, or nongovernmental entity with an approved land conservation project.
- b. **Minimum Recipient Qualifications**
- i. *Qualified Local Government* – Municipalities and counties must be certified as Qualified Local Governments by the Georgia Department of Community Affairs (DCA).
 - ii. *Service Delivery Strategy* – Municipalities, counties and authorities must be included in a DCA-verified Service Delivery Strategy. Additionally, the project for which an applicant seeks financing must be consistent with the verified strategy.
 - iii. *State Audit Requirements* – Municipalities, counties, authorities and nongovernmental entities must be in compliance with all state audit requirements.
 - iv. *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 Environmental Protection Division (EPD) has certified that the applicant/recipient is in compliance or is making a good faith effort to comply with all MNGWPD plans and/or enforcement measures.
 - v. *Updated Building Codes* – Municipalities and counties must have adopted and enforce the provisions of O.C.G.A. § 8-2-3 relating to installation of high-efficiency plumbing fixtures.
 - vi. *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).
 - vii. *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, consistent with O.C.G.A. § 12-6A-2(9.1).

5. ELIGIBLE PROJECTS

GEFA's loan programs can provide financing for a broad range of water, sewer, stormwater, non-point source pollution prevention, land conservation, and solid waste projects. Specific project eligibility varies by program. The types of projects eligible for financing from each program are listed under the respective program below. There are specific project eligibility requirements that apply to all GEFA financing. The minimum project requirements are listed below.

- a. **The Georgia Fund** may finance these types of projects:
- **Water** – projects for supplying, distributing, and treating water and diverting, channeling, or controlling water flow consistent with O.C.G.A. § 50-23-4(5)(A).
 - **Sewer** – projects for collecting, treating, or disposing of sewage consistent with O.C.G.A. § 50-23-4(5)(B).
 - **Solid Waste** – projects for collecting, treating, recycling, composting, or disposing of solid waste consistent with O.C.G.A. § 50-23-4(5)(C).
- b. **The Georgia Reservoir and Water Supply Fund** may finance these types of projects:
- Expanding existing water supply, amenity or flood control reservoirs for water supply;

- Converting flood control or amenity reservoirs to water supply reservoirs;
- Increasing safe yield of existing water supply reservoirs through the addition of pump storage capability;
- Removing sediment from existing water supply reservoirs to increase safe yield;
- Establishing new water supply reservoirs;
- Interconnecting water systems for supply and/or supply redundancy;
- Drilling new wells, including for direct potable use or stream flow augmentation that protects or enhances water supply;
- Reopening inactive wells;
- Desalination;
- Developing aquifer storage and recovery capability;
- Indirect potable reuse systems; and
- Project planning, design and permitting.

c. **The Clean Water SRF** may finance projects consistent with the eligibility requirements contained in the CWA.

Such projects include:

- Projects for collecting, treating, or disposing of sewage under section 212 of the CWA.
- Projects for the implementation of a nonpoint source pollution control management program under section 319 of the CWA, including projects that permanently protect conservation land as defined by O.C.G.A. § 12-6A-2(5).

d. **The Drinking Water SRF** may finance projects consistent with the eligibility requirements contained in Safe Drinking Water Act (CFR 35.3520). Such projects should address present or prevent future violations of health-based drinking water standards or be needed to maintain compliance with existing national primacy drinking water regulations for contaminants with acute chronic health effects. Such projects include:

- Installation or upgrade of facilities to improve the quality of drinking water;
- Installation or replacement of transmission and distribution pipes to improve pressure or prevent leaks or breaks;
- Rehabilitation of wells or development of new water sources to replace contaminated sources;
- Installation or upgrade of storage facilities;
- Consolidation of water systems; and
- Creation of a new water system.

e. **Minimum Project Eligibility Requirements Under all GEFA Loan Programs**

- EPD must deem the project environmentally acceptable.
- Any proposed reservoir project must conform to the standards and procedures outlined in O.C.G.A. § 12-5-472(b).
- As required by the Georgia Comprehensive State-wide Water Management Plan, all financing for multi-jurisdictional reservoir projects will be contingent upon all parties signing binding water use agreements.

f. **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 Clean Water SRF or the Drinking Water SRF must comply with all applicable federal statutes, rules and regulations. These requirements include, but are not limited to:

- i. Each project must be included in an Intended Use Plan submitted by GEFA to the U.S. Environmental Protection Agency (EPA).
- ii. Each project must successfully complete the State Environmental Review Process, administered by EPD and receive a Notice of No Significant Impact or Categorical Exclusion.
- iii. Each recipient must certify it's compliant with Title VI of the Civil Rights Act by completing EPA Form 4700-4.
- iv. Each 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.

6. ELIGIBLE ACTIVITIES

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

- Feasibility analysis
- Project design
- Construction, grading, site preparation, dredging, etc.
- Land 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 funds should not be applied to such costs in greater proportion than GEFA funds are applied to construction costs. GEFA and EPD will monitor project budgets and a test of reasonableness will be applied to these project cost items. This is done to ensure that GEFA funds are utilized in construction to the maximum extent feasible.

Planning-Only Activities – Loans for planning-only activities, such as feasibility studies, engineering, design, administration, facilities planning or mitigation, etc., are allowable under the Georgia Reservoir and Water Supply Fund only. Approval and disbursement of planning-only loan funds does not represent endorsement of the proposed project by the state, does not represent pre-approval for any required permit, and does not ensure future funding commitments by the state.

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

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

7. PROGRAM MAXIMUMS

Loans available from GEFA are subject to the following maximums.

a. Loan Amount

- i. *Georgia Fund*
 1. The maximum loan amount is \$3,000,000 per borrower per year.
 2. The maximum loan amount for environmental emergency loans is \$500,000 per project.
 3. The maximum loan amount for interim loan financing is \$3,000,000 per project.
- ii. *Georgia Reservoir and Water Supply Fund*
 1. The maximum loan amount will be determined based on availability of funds.
 2. The maximum loan amount for planning-only loans is \$3,000,000 per borrower per year.
- iii. *Clean Water SRF* – The maximum loan amount is \$25,000,000 per borrower per year.
- iv. *Drinking Water SRF* – The maximum loan amount is \$25,000,000 per borrower per year.

b. Amortization Period

- i. *Georgia Fund*
 1. The maximum amortization period is 20 years.
 2. The maximum amortization period for environmental emergency loans is 10 years.
- ii. *Georgia Reservoir and Water Supply Fund*
 1. The maximum amortization period is 40 years.
 2. The maximum amortization period for planning-only loans is 10 years.
- iii. *Clean Water SRF* – The maximum amortization period is the lesser of 30 years or the useful life of the project.
- iv. *Drinking Water SRF* – The maximum amortization period is 20 years.

8. INTEREST RATES

GEFA indexes the interest rates it charges 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, though any of the standing interest rate adjustments described below may apply.

Federal Loans – For loans made through the Clean Water SRF or the Drinking Water SRF, GEFA will charge an interest rate that is 100 basis points (1 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.

Georgia Fund and Georgia Reservoir and Water Supply Fund

Environmental Emergency – Environmental Emergency Loans may receive an interest rate 100 basis points (1 percent) below GEFA's benchmark rate.

Georgia Fund, the Clean Water SRF and the Drinking Water SRF

WaterFirst – Communities that receive the WaterFirst designation from DCA 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 provided for in these policies.

PlanFirst Community – Communities designated as a PlanFirst Community by DCA may receive an interest rate 50 basis points (1/2 of one percent) below the prevailing interest rate for the program through which it is to be funded, as provided for in these policies.

Water Conservation Loans – Communities seeking financing for an eligible water conservation project (identified in the applicable GEFA literature on financing water conservation) 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 provided for in these policies.

Energy Conservation Loans – Communities seeking financing for an eligible energy conservation project (identified in the applicable GEFA literature on financing energy conservation) 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 provided for in these policies.

Land Conservation Loans – Communities seeking financing for an eligible land conservation project (identified in the applicable GEFA literature on financing land conservation) may receive an interest rate 200 basis points (2 percent) below GEFA's benchmark rate, as provided for in these policies.

Interest Rate Concessions Limitations – The interest rate concessions described above may not be used in combination on the same portion of a loan. GEFA reserves the right to limit such rate concessions as it deems appropriate under the circumstances at the time such concession is granted. The interest rate concession may be reverted or changed back to the nominal interest rate under certain circumstances, such as a community no longer qualifying for the applicable designation or an event of default by the community has occurred as defined in the loan agreement. Under such circumstances, the interest rate concession will terminate and the community will become liable for the stated, nominal interest rate existing at the time the loan was approved by the GEFA board of directors. Said nominal rate will go into effect from that point forward and will not be implemented on a retroactive basis. Interest rate discounts are approved by the GEFA board of directors at the time of a loan or loan increase approval and are not retroactively applied after approval.

Special Loan Terms – The GEFA board may approve loans with different interest rates or specialized terms (e.g., principal forgiveness) that are consistent with specific program objectives and/or relevant federal requirements.

9. FEES

GEFA will assess certain fees to loan recipients.

Loan Closing Fee – GEFA will charge a loan closing fee of 1 percent of the principal loan amount (as designated in the loan agreement) for each loan. For loans under the Environmental Emergency Loan Program and Interim Loan Financing Program, GEFA will charge a loan closing fee of 0.5 percent of the principal loan amount (as designated in the loan agreement) for each loan. This loan closing fee is payable on the dates specified by GEFA with no less than 30 days prior written notice.

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

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

For specific details related to these fees, refer to the Loan Servicing Fee Schedule that is available on GEFA's website.

10. LOAN SECURITY

For purposes of securing its loans, GEFA shall require a revenue and full-faith-and-credit pledge of each borrower and any other special loan condition it may deem necessary (e.g., debt service reserve, etc.). For borrowers, such as authorities, that lack taxation authority or lack adequate taxation authority to provide a full-faith-and-credit pledge commensurate with the value of the loan, GEFA will require those borrowers to sign an agreement with a local government that is willing and able to provide a full-faith-and-credit pledge to back the loan. In those cases where the borrower is unable to secure such an agreement, GEFA may require additional security by other means.

11. PROCUREMENT

Procurement of construction contracts, construction services, materials, and equipment in GEFA-financed projects must be public, open, and competitive, as defined by both state law and the procurement requirements of GEFA funding contracts. Funded construction must meet the requirements of both state law and GEFA funding contracts.

12. CONSTRUCTION PERIOD INTEREST

Unless otherwise specified in the promissory note, GEFA will accrue interest on any funds disbursed during the construction period of the project at the interest rate approved by the GEFA board. GEFA will bill the borrower for this interest monthly until the loan goes into repayment.

13. RELEASE OF GEFA FUNDS

Borrowers may request payouts of funds/draws on a monthly basis with only one draw request permitted per calendar month. Requests must be submitted on GEFA drawdown forms. All requests must be accompanied by appropriate support documentation (e.g., invoices).

CMU will monitor construction and endorse GEFA payments in accordance with observed progress. Payments will be conditional on compliance with loan or grant agreement requirements and applicable project approvals issued by EPD. To allow monitoring, the loan or grant recipient must notify EPD prior to commencing construction. Drawdown requests will not be paid until a notice to proceed has been issued. GEFA may, at its option and on request by the borrower, pay out funds for eligible land acquisition (including easements) before the notice to proceed has been issued.

GEFA will pay out its funds in accordance with the project budget in the loan or grant agreement on a reimbursement basis. If the budget reflects additional funding sources and proportional payment of specific budgeted costs, GEFA will pay toward those expenses according to the budget reflected in the approved budget, unless otherwise agreed upon by GEFA, EPD and the borrower.

14. LOAN EXECUTION DEADLINE

If the loan agreement and/or promissory note are not executed within six months (180 days) from the date of the board approval, GEFA reserves the right to terminate its commitment.

15. LOAN RESTRUCTURING

For the purpose of this policy, loan restructuring is the act of changing the 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 least 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; and
- Any emergency or exigent circumstances beyond the control of the borrower that impose a long-term and severe financial hardship.

In reviewing a restructuring request, GEFA will seek to determine that there is a documented history of prudent fiscal and operational management and expense control.

In the event that GEFA grants a concession or alters the term(s) of the loan agreement and/or promissory note, GEFA reserves the right to make such concession for a limited period of time and to revert to the original term(s) of both documents at its sole discretion.

Under no circumstances will the existing principal of a loan be forgiven.

16. LOAN REFINANCING

For the purpose of this policy, loan refinancing is the act of using loan funds to pay off an existing debt obligation, thereby satisfying all the terms of the existing debt agreement and cancelling the existing obligation. Existing local debt obligations could be GEFA debt or non-GEFA debt, loans or bonds. GEFA will consider a community's request to refinance its existing debt on a case-by-case basis if one of the following conditions is met:

- The community has a U.S. Department of Agriculture Rural Development loan that has been called.
- 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 in order to afford the new project.
- The community is requesting to refinance loans to alleviate financial hardship and can demonstrate that refinancing is the superior approach to loan restructuring. In evaluating a financial hardship refinancing request, GEFA will evaluate the same financial hardship indicators outlined in policy provision 15 (Loan Restructuring).

17. CREDIT ANALYSIS

GEFA will assess the credit worthiness of each borrower. GEFA considers the revenue generated by the enterprise fund that services the water supply facility and/or system to be the primary source of repayment. GEFA will also consider revenues from other sources, such as "take-or-pay" contracts, rental obligations and/or third party guarantees to make loan payments. GEFA reserves the right to assess the credit worthiness of the counterparty of any of these arrangements (i.e., contract counterparty, lessee, or guarantor). Additionally, GEFA will consider transfers (subsidies) from other funds of the applicant, though it is the demonstrated revenues of the system that constitute the main source of repayment of the GEFA loan. GEFA will base its financial capacity analyses on the strength of the fixed coverage ratio of the fund responsible for repayment. Unless otherwise specified, the minimum requirement for satisfaction of the financial capacity threshold is a pro forma coverage ratio of at least 105 percent in the first full year of loan repayment and until full repayment of the loan. Additional consideration is given to the applicant's historical financial performance, operating efficiency, capital structure, and loan credit history.

If revenues are projected to be insufficient to adequately cover the operating expenses plus debt service into the future, GEFA may condition the award of the loan upon meeting certain conditions such as rate increases, creation of a debt service reserve account, and transfers into or curtailment of transfers out of the fund. In the event a local government does not meet typical debt service coverage of 105 percent, the loan may still be approved by the board under certain conditions.

In some instances, there may not be an enterprise fund for GEFA to analyze; in those cases, at its discretion, GEFA will consider all relevant financial capabilities of the applicant in determining its ability to repay the note and may need to alter standard loan terms or require special conditions for receiving the loan.

The revenue coverage analysis will cover both historical financial performance and future financial performance that estimates changes in revenues and expenses. Historical financial performance is

derived from audit reports of the applicant. Projected cash flows are based on information in the applicant's loan application, engineering reports, historical trends, population growth projections, discussions with community representative, and new ordinances.

If an audit report(s) is qualified, contains adverse opinions, or significant findings by the applicant's auditor, GEFA may request further documentation. GEFA will evaluate such audits and related documentation in determining an applicant's eligibility for a loan. GEFA may deny an applicant with an audit report containing significant audit findings.

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