

2018  
INTENDED USE PLAN  
CLEAN WATER  
STATE REVOLVING FUND

Prepared by the  
Georgia Environmental Finance Authority

March 12, 2018



**2018 INTENDED USE PLAN  
 GEORGIA ENVIRONMENTAL FINANCE AUTHORITY  
 CLEAN WATER STATE REVOLVING FUND**

Table of Contents

Contents	Page
<b>Part I - Section 606 Requirements</b>	
Introduction.....	3
CWSRF Project Solicitation Process .....	3
CWSRF Comprehensive List.....	4
CWSRF Fundable List and Estimated Disbursement Schedule .....	4
Terms and Conditions of Financing.....	5
4 Percent Administration.....	6
Criteria and Method for Distribution of Funds .....	6
WRRDA Implementation.....	7
CWSRF Goals and Objectives .....	7
20 Percent State Match Requirement.....	8
Assurances and Specific Proposals .....	8
Public Participation .....	9
<b>Part II - Attachments</b>	
Attachment 1 - Comprehensive List (Clean Water Projects).....	10
Attachment 2 - Fundable List and Disbursement Schedule .....	18
Attachment 3 - ASAP CWSRF Payment Schedule.....	19
Attachment 4 - Estimated Sources and Uses .....	20
Attachment 5 - CWSRF 4 Percent Administrative Funds.....	21
Attachment 6 - 2018 CWSRF Affordability Criteria .....	22
Attachment 7 - Ranking Criteria for CWSRF Projects.....	24
Attachment 8 - Public Meeting Summary Comprehensive List .....	26
Attachment 9 - Public Meeting Summary IUP.....	27
Attachment 10 - Loan Program Policies .....	28

# CLEAN WATER STATE REVOLVING FUND INTENDED USE PLAN 2018

## 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). Section 606 also requires capitalization grant recipients to describe how they will support the goals of the CWSRF. This IUP outlines Georgia's proposed uses of the CWSRF allotment of \$22,417,000 that represents Georgia's potential FY2018 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 are designated by GEFA's enabling legislation. Under an interagency agreement, the Georgia Environmental Protection Division (EPD) provides professional services to administer the CWSRF. These services include, but are not limited to:

- Project reviews and approvals;
- Planning and project development;
- Information tracking;
- Updating files;
- Information gathering and development of National Needs Survey;
- Issuing and approving Notices of No Significant Impacts (NONSI) and Categorical Exclusions (CE);
- Assistance with the National Information Management System (NIMS);and
- The Clean Water Benefits Reporting (CBR) database.

## CWSRF Project Solicitation Process

Developing the CWSRF comprehensive list involves an online pre-application process where all communities requesting funding provide project-related information. GEFA initiated the project solicitation process on October 4, 2017. GEFA allowed prospective applicants until December 29, 2017, to submit pre-applications. GEFA emailed the solicitation notice to its stakeholder list and coordinated with relevant trade and local government associations to further disseminate the project solicitation. 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. Sixty clean water projects were submitted with a total need of \$173,834,000. The CWSRF comprehensive list includes all clean water projects in descending order based upon project score.

## **CWSRF Comprehensive List**

The CWSRF comprehensive list (Attachment 1) was created from clean water projects submitted during the pre-application solicitation period. The comprehensive list is comprised of the community, the project score, the population, the total project cost, whether or not the community is eligible for principal forgiveness, and a description of the project are provided in Attachment 1. The GEFA board of directors reserves the right to fund lower priority projects over higher priority projects if, in the opinion of GEFA, a higher priority project has not taken the necessary steps to prepare for funding and initiation of construction (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 comprehensive list to include such a project. To accommodate those communities that decide to participate in the CWSRF 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 comprehensive list. This same process of public review and comment will be followed for any substantive change in the priority of the CWSRF.

## **CWSRF Fundable List and Estimated Disbursement Schedule**

The CWSRF fundable project list with an estimated disbursement schedule is located in Attachment 2. The fundable list is comprised of projects GEFA has identified as ready to move forward, which can be seen in the score column in Attachment 1. Projects qualify for the fundable list by meeting conditions such as: consent order issued by Georgia EPD, CE or NONSI issuance or approval, and/or are needed to maintain compliance with an applicable permit. Projects on the fundable list are projected to draw down the 2018 grant funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2018 CWSRF payment schedule located in Attachment 3, which indicates the timeframe for requesting the CWSRF capitalization grant allotment from U.S. Environmental Protection Agency's (EPA) Automated Standard Application for Payments (ASAP) System. Some of the projects listed on the disbursement schedule are one phase of a larger project and some of the projects may have a construction schedule longer than the eight quarters identified in the CWSRF payment schedule.

CWSRF assistance includes loan financing with any identified principal forgiveness as outlined in the applicable appropriations language. Assistance will also be provided to municipalities, water/sewer authorities, and any other entity created by the Georgia state legislature and non-governmental organizations (NGO) for the purpose of land conservation loans. Eligible activities consist of construction, expansion, and improvements to publicly-owned wastewater treatment facilities; implementation of a non-point source pollution control projects; installation of solar arrays at wastewater treatment facilities; and purchase of land within Georgia resulting in the improvement of water quality. All borrowers must designate a repayment source(s) for each loan agreement signed with GEFA. 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 the Federal Water Pollution Control Act (FWPCA) with respect to Davis-Bacon requirements in section 513 and American Iron and Steel (AIS) requirements in section 608.

## Terms and Conditions of Financing

### ***Standard 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 50 basis points (0.5 percent) below the benchmark rate.

CWSRF loans are available with terms as short as five years and not exceeding 30 years the useful life of the project. 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 origination fee. GEFA calculates the fee based on the total CWSRF financing provided for the project. The origination fee is charged on each commitment when the contract is executed and paid within the second month following contract execution. GEFA deposits origination 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 Conservation Financing Terms***

CWSRF-eligible conservation projects shall receive an interest rate reduction. The GEFA board of directors may set a higher rate and/or a different term in the event that GEFA is unable to obtain both a dedicated source of revenue and a full faith and credit pledge from the borrower.

The following types of water conservation projects are eligible:

- 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; and
- Water recycling and reuse projects that replace potable sources with non-potable sources.

The following types of energy production and energy conservation projects are eligible:

- 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;
- Projects that replace pumps and motors to reduce power consumption;
- Projects that eliminate pumps and pumping stations; and
- Projects that install energy efficient treatment equipment or processes.

The following types of land conservation projects are eligible:

- Water quality protection for rivers, streams, and lakes;
- Flood protection;
- Wetlands protection;
- Reduction of erosion through protection of steep slopes, erodible soils, and stream banks;
- Protection of riparian buffers and other areas that serve as natural habitat and corridors for native plant and animal species;
- Protection of prime agricultural and forestry lands;
- Protection of cultural sites, heritage corridors, archaeological and historic resources;
- Scenic protection;
- Provision of passive recreation; and
- Connection of existing or planned areas contributing to the aforementioned goals.

### ***Principal Forgiveness***

The CWSRF will offer principal forgiveness to the highest scored qualifying projects until the principal forgiveness is exhausted. Principal forgiveness will be provided not to exceed \$500,000 per project; however, the GEFA board of directors reserves the right to provide additional principal forgiveness. If a community has multiple projects on the CWSRF comprehensive 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 2018 CWSRF Affordability Criteria adopted by GEFA effective September 30, 2017. The 2018 CWSRF Affordability Criteria is shown in Attachment 6. The 2015 US Census information was used for the Median Household Income (MHI) and the unemployment rate.

### **4 Percent Administration**

Georgia intends to use 4 percent of the capitalization grant for administrative purposes. Based on the potential FY2018 allotment of \$22,417,000, \$896,680 will be reserved for administrative support to manage and operate the CWSRF. A detailed account of the personnel costs associated with the 4 percent account can be found in Attachment 5.

### **Criteria and Method for Distribution of Funds**

Attachment 6 explains Georgia's criteria and method used to score and distribute funds for CWSRF projects. Only those 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 comprehensive list may receive a CWSRF loan commitment. 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. Lastly, 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. §12-5-4, will be eligible for financing through GEFA. Eligible project costs include planning, design, engineering, construction, and in some limited cases, land acquisition costs attributed to the project. No funding commitment will be made until environmental approval has been issued and financial requirements have been met.

## **WRRDA Implementation**

Several changes were made to the CWSRF through the Water Resources Reform and Development Act (WRRDA) on June 10, 2014. Outlined below are the changes 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 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 2018 Capitalization Grant, GEFA will ensure that equivalency projects are procured in accordance with all requirements of this section.

## **CWSRF Goals and Objectives**

1. GEFA will enhance its affordability criteria to provide principal forgiveness to disadvantaged communities to help complete projects that improve water quality and public health. Additionally, GEFA will assist communities with critical public health needs to comply with state and federal requirements.
2. The CWSRF will continue to use the GEFA Conservation Initiative with its interest rate reductions to promote energy, land, and water projects.
3. GEFA will draw down and close the 2016 CWSRF grant by June 30, 2019.
4. GEFA will continue to administer the CWSRF in a fiscally responsible manner that will ensure its revolving nature in perpetuity.

## 20 Percent State Match Requirement

Under the provisions of the FWPCA Section 602(b)(2), the state is required to deposit an amount equal to 20 percent of the total capitalization grant into the CWSRF. Based on the potential FY2018 allotment of \$22,417,000, the amount of state match required amounts to \$4,483,400. The Georgia state legislature has been requested to provide sufficient general obligation bonds to GEFA to cover this requirement. 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 (83.33 percent) and a portion of the disbursement in state match funds (16.67 percent). These state match funds will be held outside the CWSRF until the disbursement is made. Alternatively, GEFA may exercise the option to exclusively draw down state match and overmatch funds prior to any federal grant fund disbursements. 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 2018 funds, GEFA 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 Agreement
2. Payment Schedule
3. State Matching Funds
4. Commitment of 120 percent in One Year
5. All Funds - Timely Expenditure
6. Enforceable Requirements of the Clean Water Act
7. Cross Cutting Issues
8. State Law and Procedures
9. State Accounting and Auditing Procedures
10. Recipient Accounting and Auditing Procedures
11. Annual Report
12. Limitations on Eligibility
13. Environmental Review Process
14. Maintain the Fund
15. Perpetuity
16. Types of Assistance
17. Priority List
18. Limitations of Double Benefits
19. Consistency with Planning Requirements
20. Annual Audit
21. Intended Use Plan
22. Annual Federal Oversight Review and Technical Assistance
23. Dispute Resolution
24. Transfer of Funds between SRF Programs

As in previous years, CWSRF program managers will continue to coordinate with the EPA Region 4 office on items such as quarterly and annual reports, annual reviews, National 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 2018 capitalization grant application. A public notice was placed in the *Fulton Daily Report* on Monday January 29, 2018, announcing a public meeting on the CWSRF project list on Thursday, March 1, 2018, at 10:00 a.m. in GEFA's boardroom. A public notice was placed in the *Fulton Daily Report* on Friday, February 16, 2018, announcing a public meeting on the CWSRF IUP on Monday, March 12, 2018, at 10:00 a.m. in GEFA's boardroom. Summaries for both public meetings can be found within Attachment 9.

ATTACHMENT 1  
 CLEAN WATER STATE REVOLVING FUND  
 2018 COMPREHENSIVE LIST

Community	Score	Pop.	Total Project Cost	Principal Forgiveness	Est. Interest Rate	Est. Term	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
City of Baldwin	110	4,160	\$4,750,000	500,000	2.25%	20	Yes	Improvements to the wastewater treatment facility.	X					
								Improvements to the wastewater treatment plant designed to achieve NPDES permit compliance for mercury, copper, and temperature effluent limits. The city owns and operates an activated sludge wastewater treatment plant rated for 1.0 MGD treatment capacity. The city's NPDES permit was renewed on October 1, 2015, carrying with it effluent limitations to become effective October 1, 2018. Specifically, the permit established an effluent limit for total recoverable copper of 7.39 micro g/L, established an effluent limit for total recoverable mercury of 50 ng/L, and limited receiving stream temperature change to 0 degrees F. The project scope includes adding a chemical coagulant system to bind the excess mercury and copper concentrations into the waste activated sludge system. The proposed chemical coagulant system will consist of one bulk chemical storage tank with secondary containment, duplex chemical metering pumps, and a pump control panel. Additionally, the project scope involves adding an effluent cooling technology. Two technologies have been identified as potential upgrades designed to lower the plant effluent temperature down to the background stream temperature. The first is mechanical cooling with an air-cooled chiller and heat exchanger system. The second is geothermal cooling with a horizontal, coil type system. Further investigation is required to determine which of these two options would be best suited for the city of Blue Ridge.						
City of Blue Ridge	110	6,112	\$1,250,000	250,000	2.25%	20	Yes		X					
								Modify the existing water pollution control plant to upgrade from 0.25 to 1.0 MGD, and water system improvements to include tank interconnection and Lone Oak area extensions.	X	X				
City of Harlem	110	5,356	\$10,886,000	-	2.25%	20	No							
								Improvements to the existing wastewater treatment facility to include the headworks, installation of new mechanical bar screen, replacement of an inefficient aeration system with new aerators, and sludge removal from treatment pond. Project also includes the rehab and/or replacement of approximately 4,000 LF of existing 6" and 12" gravity sewer to reduce infiltration and inflow problems in the collection system.	X		X			X
City of Quitman	95	4,942	\$1,232,000	246,400	2.25%	20	Yes							
City of Wadley	85	2,500	\$2,984,000	500,000	2.25%	20	Yes	Construction of a raw sewage pump station and approximately 59,162 LF of 8" forcemain to the city of Louisville for treatment.	X	X				
City of Blairsville	85	4,035	\$1,000,000	200,000	2.25%	20	Yes	Improvements to the wastewater treatment facility.	X					

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City of Cornelia	80	6,130	\$2,986,000	500,000	1.25%	20	Yes	Construct new sanitary and storm sewer mains complete with necessary appurtenances. This will replace the existing sewer infrastructure in an area that is plagued with inflow and infiltration and provide Wayside St with improved stormwater facilities and water quality.		X				X
City of Dahlonega	80	6,214	\$2,321,000	464,200	1.25%	20	Yes	Replacement of approximately 2,500 LF of deteriorated 8" gravity sewer in North and South Park St, including new manholes, service connections, and necessary appurtenances. Replacement of approximately 2,250 LF of inadequate storm drain pipe in South Park St, including properly constructed inlets, manholes, and necessary appurtenances. Restoration of locations of line replacements. Preparation of Geographic Information System (GIS) maps for the <b>sewage collection system, including field location and surveys.</b> Sanitary sewer replacement will resolve grade deficiencies and reduce inflow and infiltration, reduce hydraulic demands as well as costs and energy consumption at the city's wastewater treatment facility. This will support attainment of permit standards for the wastewater treatment facility and reduce potential for sewage spills in a location subject to a previous enforcement order. Replacement of the storm drain will resolve current flooding problems that damage residential properties and transport pollutants. Gravity sewer and storm drain improvements in the project area support attainment of the fecal coliform TMDL and designated use for Yahoola Creek. Improved GIS maps will facilitate further system rehabilitation and maintenance.		X		X		
City of Wrightsville	75	3,757	\$13,000,000	500,000	2.25%	20	Yes	Construction of a 1 million GPD wastewater treatment plant.	X					

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City of Lavonia	70	8,190	\$4,600,000	500,000	1.25%	20	Yes	Improvements to the city's sewerage system are needed to keep the facilities in good working order and to meet the regulatory requirements of the state and federal governments. Much of the city's collection system consists of very old, leaky sewers and manholes, and numerous old pump stations that need upgrading. The city is under contract to provide sewer service to Gateway Industrial Park at higher flows than it can currently accommodate through its aging collection system.¶ The heart of the city's wastewater treatment plant (WTP) is nearly 30 years old and is in need of upgrading. There are critical needs for maintaining the level of treatment required for the B.1 Permit limits. A plan of WTP improvements has been developed to address the critical needs in the near term.	X		X			X
City of Waco	70	884	\$660,000	132,000	2.25%	20	Yes	Replace failing pond liners in the treatment lagoons at the water pollution control plant and replace one monitoring well at the city's land application site.	X					
City of Cave Spring	65	4,180	\$2,727,000	500,000	1.25%	20	Yes	Construct sewerage system improvements, including rehabilitation of existing interceptor sewers along Little Cedar Creek and rehabilitation of treatment units at the existing WPCP to prevent continued NPDES permit violations and raw sewage overflows from the collection system.	X		X			
City of Harlem	65	5,356	\$745,000	-	2.25%	20	No	Construction of approximately 9,395 LF of 12" treated effluent forcemain and appurtenances to a new discharge point. The improvements will compliment modifications to the existing water pollution control plant.		X				
City of Jasper	65	9,850	\$4,750,000	-	2.25%	20	No	Construct improvements to the existing WPCP to expand capacity to 1.56 MGD and relocate the discharge from an impaired stream to Long Swamp Creek.	X					
City of Austell	60	7,774	\$1,325,000	265,000	1.25%	20	Yes	Remove the last two remaining sanitary sewer pump stations within the city. By installing approximately 900 feet of new 8" sanitary sewer outfall line the John St pump station can be taken off line and eliminated. Also, by installing approximately 3,700 feet of new 8" sanitary sewer line the Scott Drive Pump Station can be eliminated. These two pump stations are very old and require continual maintenance.		X				X

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City of Millen	60	4,000	\$460,000	92,000	1.25%	20	Yes	Rehabilitate and increase the size of an older sewer line from 8" to 10" due to a new public school being built. The line is mostly made of pre-1940 clay pipe. The project will be partial pipe burst and partial open bury. The engineer sent the plans to EPD on October 18, 2017 for approval. The categorical exclusion was forwarded for signature on December 21, 2017 and will be approved after a 30-day waiting period. The project needs to be completed by August 2018.			X			
City of Colquitt	55	1,895	\$540,000	108,000	1.25%	20	Yes	Replace approximately 5,100 LF of 8" and 12" gravity sewer mains where they have the most frequent problems with spills and overflows due to infiltration and inflow and from the poor condition of the existing sewer collection system. The replacement of this sewer system will reduce the infiltration and inflow into the city's collection system and reduce the number of wastewater spills caused by the overloading of the system by infiltration and inflow. The new installation of the sanitary sewer means wastewater will not have to be pumped from a pump station because all of the wastewater will travel by gravity to the wastewater treatment facility, thereby saving energy from the reduced pumping of a pump station. All land disturbance would take place within existing right of ways or within existing sewer easement areas minimizing impact to previously undisturbed areas.		X				X
Mitchell County	55	1,984	\$1,750,000	350,000	1.25%	20	Yes	Rehabilitate the existing treatment and storage ponds, modify existing sprayfields, install new flow meters and effluent screen. Both ponds will be dredged, removing more than 20 years of sludge and trash that has accumulated over time. The treatment pond will be divided into three treatment cells using baffle curtains and new aerators spaced to optimize treatment. Install a mechanical perforated effluent screen, install new flow meters for flow to sprayfields and forcemain to the city. Remove sprinklers in wetted areas and optimize field operations. Fix damaged risers, laterals, and mains applying wastewater to fields. Grade and place gravel maintenance road between sprayfields. Upgrade miscellaneous electrical components.	X					
Upson County Board of Commissioners	55	4,878	\$1,609,000	321,800	2.25%	20	Yes	Design and construct approximately 8,300 LF of 8" gravity sewer and appurtenances to serve approximately one mile of commercial development along US Highway 19, north of West County Road. The project will eliminate approximately 30 septic tanks.		X				
City of Homerville	50	3,234	\$1,800,000	360,000	2.25%	20	Yes	Modify and upgrade the WPCP to include more energy-efficient equipment, back-up power upgrades, replacement of failing equipment, and upgrade of the plant headworks.	X					X

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Georgetown-Quitman Unified Government	50	985	\$319,000	63,800	1.25%	20	Yes	Installation of a new pond liner that will remove an existing liner that has rips and tears and could be causing groundwater contamination, installation of a new air relief valves that will allow a pump station to pump more efficiently and would alleviate sewer spills, and a emergency back up power supply for a pump station.	X					
City of Braselton	50	11,443	\$1,600,000	-	1.25%	20	No	Replace three aged and undersized wastewater pumping stations to reduce potential overflows and failures.		X				
City of Pembroke	40	2,796	\$600,000	-	1.25%	20	Yes	Rehabilitate sanitary sewer to include manhole lining and replacement and gravity sewer main lining and replacement. This project will significantly reduce inflow and infiltration in the system, reduce lift station run times, eliminate lift station overflows, restore treatment capacity at the wastewater treatment plant, and reduce energy consumption throughout the collection and treatment system.			X			X
City of Dillard	40	133	\$800,000	-	2.25%	20	Yes	Construct approximately 8,400 LF of sanitary sewer main in the Betty Creek area.		X				
City of Dillard	40	133	\$750,000	-	1.25%	20	Yes	Rehabilitate and replace approximately 4,300 LF of sewer line that is experiencing infiltration and inflow problems.			X			X
City of Hiawassee	40	5,496	\$1,500,000	-	2.25%	20	Yes	Improve wastewater treatment facility by replacing an outdated UV disinfectant system, installing a mechanical bar screen and aerator for redundancy, and adding safety features for increased safety for the operators.	X					
City of Warm Springs	40	1,120	\$1,360,000	-	1.25%	20	Yes	Rehabilitate and replace gravity sewer that is experiencing infiltration and inflow problems.			X			X
City of Warm Springs	40	1,120	\$3,000,000	-	2.25%	20	Yes	Improve water reclamation facility.	X					
City of Senoia	40	3,466	\$12,000,000	-	2.25%	20	No	Construction of a 1.0 MGD water pollution control plant with a direct discharge to Keg Creek to provide additional treatment capacity and to reduce reliance on septic tanks and land application of treated wastewater.¶	X					
Fitzgerald Water, Light & Bond Commission	35	12,935	\$2,500,000	-	1.25%	20	Yes	Rehabilitate 70,000 LF of sanitary sewer main and manholes as required by Georgia EPD.			X			X
City of Fayetteville	35	15,281	\$12,500,000	-	2.25%	20	No	Improve the existing wastewater treatment plant and replace aging equipment to increase plant operational efficiency.	X					X
City of Hoschton	35	1,594	\$770,000	-	2.25%	20	No	Expand the sewer collection system into an industrial park that currently lacks sanitary sewer service.		X				

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 2018 COMPREHENSIVE LIST

Community	Score	Pop.	Total Project Cost	Principal Forgiveness	Est. Interest Rate	Est. Term	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
City of LaFayette	30	18,177	\$1,250,000	-	1.25%	20	Yes	Replace approx. 4,900 LF of old 10" and 8" terra cotta and plastic trunk sewer and old brick manholes with new, larger 15" PVC sewer and 22 precast concrete manholes to eliminate excessive infiltration/inflow that is causing the city's wastewater treatment plant to experience frequent effluent flow violations. The larger diameter sewer will also provide additional capacity needed for discharge of backwash water from the Big Springs Water Filtration Plant.			X			X
City of Union Point	30	2,114	\$2,000,000	-	1.25%	20	Yes	Rehabilitate and replace sewer line that is experiencing infiltration and inflow problems.			X			X
City of Richmond Hill	30	11,258	\$2,044,000	-	1.25%	20	No	Construct reuse storage tank, booster pump system, disinfection system, and 12,000 LF of 12" "purple pipe" that will serve up to 2,000 residences in newly developing areas of town with irrigation water for individual yards, a golf course, recreation baseball fields, and the high school football field. A second phase will extend reuse pipe to an industrial site. Project will reduce reliance on the primary drinking water source the Floridan Aquifer for non-potable uses.		X				
City of Helen	30	1,851	\$1,100,000	-	1.25%	20	No	Replace two aged and undersized wastewater pumping stations to reduce potential overflows and failures.		X				
City of Hoschton	30	1,594	\$500,000	-	1.25%	20	No	Upgrade and replace existing gravity sewer to reduce inflow and infiltration.			X			X
Cit of Sky Valley	30	1,820	\$4,305,000	-	2.25%	20	No	Address sewer system on-site septic problems.		X				
City of Bainbridge	25	13,564	\$1,962,000	-	1.25%	20	Yes	Rehabilitate 6,020 LF of corroded reinforced concrete sewer line located in the Flint River flood plain immediately upstream of WWTP (sizes 36" - 21") via CIPP. Sewer rehabilitation of five pump stations that have exceeded their useful life.			X			X
City of Tennille	25	1,802	\$1,551,000	-	2.25%	20	Yes	Construction of treatment plant improvements including pre-equalization and tertiary filtration within the existing plant footprint to eliminate effluent pumping to discharge 10 miles away.	X					
City of Lula	25	2,714	\$1,455,000	-	1.25%	20	No	Construct approximately 12,500 LF of gravity sanitary sewer and appurtenances. Proposed sewer will eliminate an existing pump station and extend sewer service to a proposed 50 acre residential development.		X				X
City of Baldwin	20	4,160	\$2,000,000	-	1.25%	20	Yes	Upgrade and replace approximately 3.5 miles of aged and undersized outfall and interceptor sewers including manholes and lift stations.		X				
City of Baldwin	20	4,160	\$700,000	-	2.25%	20	Yes	Rehabilitate two existing failing lift stations.			X			

ATTACHMENT 1  
 CLEAN WATER STATE REVOLVING FUND  
 2018 COMPREHENSIVE LIST

Community	Score	Pop.	Total Project Cost	Principal Forgiveness	Est. Interest Rate	Est. Term	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
City of Griffin	20	23,664	\$8,000,000	-	2.25%	20	Yes	Replace headworks and dewater sludge ponds. The headwork was constructed in 1986 and needs replacing along with grit separator. The settling ponds need to be dewatered and redesigned for regular maintenance and cleaning.	X					
City of Griffin	20	23,664	\$10,000,000	-	2.25%	20	Yes	Repair, replace, and rehabilitate stormwater drainage system. The city completed its stormwater drainage system asset evaluation. The results of evaluation indicated that \$42 million of work was needed.				X		
Fort Valley Utility Commission	20	16,430	\$1,700,000	-	2.25%	20	Yes	Replacement of sewer lines in various locations within the Commission's existing system. The sewer lines are at the end of their service life and are failing. Also included is the installation of a sewage lift station and force main to serve the Warner Robins Welcome Center on Russell Parkway near Interstate 75.		X				
Lincoln County	20	5,312	\$3,992,000	-	2.25%	20	Yes	Extend the wastewater collection system to provide sanitary sewer to an area currently unserved and is experiencing failing septic systems.		X				
Lincoln County	20	5,312	\$2,080,000	-	2.25%	20	Yes	Extend the wastewater collection system to provide sanitary sewer to Ashmore-Barden which is currently unserved and is experiencing failing septic systems.		X				
City of Statham	20	3,986	\$1,900,000	-	1.25%	20	No	Rehabilitate and replace sewer line that is experiencing infiltration and inflow problems.			X			X
City of Bainbridge	10	13,546	\$5,086,000	-	2.25%	20	Yes	Installation of 8.73 miles of new sewer located in three different residential areas in the city. The neighborhoods are currently using individual septic tanks and some have high water tables.		X				
City of Dallas	10	7,556	\$10,000,000	-	2.25%	20	Yes	Construct improvements at the existing Pumpkinvine Creek WPCP to expand capacity from 1.5 MGD to 3.0 MGD and construct improvements at the West Pump Station to meet additional demand.	X					
Town of Braselton	10	11,443	\$2,000,000	-	2.25%	20	No	Replace an existing wastewater pump station to provide adequate capacity to the growing sewer collection basin area.		X				
Town of Braselton	10	11,443	\$1,500,000	-	2.25%	20	No	Stabilize approximately 1 mile of the Mulberry River to protect existing utilities and allow the stream segment currently listed as "non-attaining of designated use" due to TSS on the 303(d) list to meet its designated use.					X	
Town of Braselton	10	11,443	\$400,000	-	2.25%	20	No	Improve drainage on Davis St to eliminate siltation, bank erosion along Davis St, and eliminate siltation into Indian Creek.					X	

ATTACHMENT 1  
 CLEAN WATER STATE REVOLVING FUND  
 2018 COMPREHENSIVE LIST

Community	Score	Pop.	Total Project Cost	Principal Forgiveness	Est. Interest Rate	Est. Term	Principal Forgiveness Eligible	Project Description	Wastewater Treatment	Sewer Construction	Sewer Rehabilitation	Stormwater Projects	Land Conservation	Energy Projects
City of Jefferson	10	10,501	\$1,815,000	-	2.25%	20	No	Replace the westside wastewater pumping facility that serves most of the western sector of the city. 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				
City of Jefferson	10	10,501	\$1,420,000	-	2.25%	20	No	Replace three aged and undersized wastewater pumping stations to reduce potential overflows and failures.		X				X
City of Jefferson	10	10,501	\$900,000	-	2.25%	20	No	Replace an existing gravity sewer outfall line to provide adequate capacity to the growing sewer collection basin area.		X				
City of Villa Rica	5	13,996	\$2,500,000	-	1.25%	20	Yes	Eliminate excessive infiltration/inflow throughout the city's collection system.			X			X
Town of Braselton	5	1,143	\$2,200,000	-	2.25%	20	No	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				
Town of Braselton	5	11,443	\$400,000	-	2.25%	20	No	Construct a regional storm water detention and treatment facility. The facility would serve the older portions of the town and accommodate the ongoing urban renewal building activities. The facility would incorporate the latest technologies in urban storm water management.				X		

ATTACHMENT 2  
 CLEAN WATER STATE REVOLVING FUND  
 FUNDABLE LIST AND DISBURSEMENT SCHEDULE

PROJECT	LOAN AMOUNT	BINDING COMM. DATE	CONSTR. START DATE	TARGET COMPL. DATE	1ST QTR 4/18-6/18	2ND QTR 7/18-9/18	3RD QTR 10/18-12/18	4TH QTR 1/19-3/19	1ST QTR 4/19-6/19	2ND QTR 7/19-9/19	3RD QTR 10/19-12/19	4TH QTR 1/20-3/20	TOTAL DISBURS.
City of Baldwin	\$4,750,000	11/15/2018	1/1/2019	6/1/2020				1,500,000	1,000,000	800,000	600,000	450,000	\$ 4,350,000
City of Blue Ridge	\$1,250,000	5/1/2018	6/15/2018	11/1/2018	250,000	750,000	250,000						\$ 1,250,000
City of Harlem	\$10,886,000	10/1/2018	11/1/2018	4/1/2020			3,000,000	2,000,000	1,500,000	2,000,000	1,000,000	1,000,000	\$ 10,500,000
City of Quitman	\$1,232,000	8/1/2018	9/1/2018	4/1/2019		350,000	750,000	100,000	32,000				\$ 1,232,000
City of Wadley	\$2,984,000	10/1/2018	11/1/2018	6/30/2019			1,100,000	984,000	900,000				\$ 2,984,000
City of Blairsville	\$1,000,000	11/15/2018	1/1/2019	6/1/2020				500,000	200,000	150,000	50,000	25,000	\$ 925,000
City of Cornelia	\$2,986,000	3/1/2018	4/2/2018	1/31/2019	1,500,000	700,000	400,000	386,000					\$ 2,986,000
City of Dahlonega	\$2,321,000	11/15/2018	12/31/2018	12/31/2020				900,000	500,000	350,000	100,000	75,000	\$ 1,925,000
<b>TOTAL</b>	<b>\$ 27,409,000</b>				<b>\$ 1,750,000</b>	<b>\$ 1,800,000</b>	<b>\$ 5,500,000</b>	<b>\$ 6,370,000</b>	<b>\$ 4,132,000</b>	<b>\$ 3,300,000</b>	<b>\$ 1,750,000</b>	<b>\$ 1,550,000</b>	<b>\$ 26,152,000</b>

**Attachment 3 - ASAP CWSRF Payment Schedule  
CLEAN WATER STATE REVOLVING FUND**

<b>ATTACHMENT 3 ASAP PAYMENT SCHEDULE CLEAN WATER STATE REVOLVING FUND</b>			
<b>Payment No.</b>	<b>Federal Fiscal Year</b>		<b>Amount (\$)</b>
	<b>Quarter</b>	<b>Date</b>	
1	3rd	4/2018 - 6/2018	\$22,417,000
2	4th	7/2018 - 9/2018	\$0
3	1st	10/2018 - 12/2018	\$0
4	2nd	1/2019 - 3/2019	\$0
5	3rd	4/2019 - 6/2019	\$0
6	4th	7/2019 - 9/2019	\$0
7	1st	10/2019 - 12/2019	\$0
8	2nd	1/2020 - 3/2020	\$0
<b>TOTAL</b>			<b>\$22,417,000</b>

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

Sources & Uses	1ST	2ND	3RD	4TH	1ST	2ND	3RD	4TH	1ST	Total
	QTR									
	4/18-6/18	7/18-9/18	10/18-12/18	1/19-3/19	4/19-6/19	7/19-9/19	10/19-12/19	1/20-3/20	4/20-6/20	
<b>Sources</b>										
2016 Capitalization Grant Funds	3,715,000	725,000	-	-	-	-	-	-	-	\$ 4,440,000
2017 Capitalization Grant Funds	-	2,990,000	3,715,000	3,715,000	3,715,000	3,715,000	3,715,000	852,000	-	\$ 22,417,000
2018 Capitalization Grant Funds	-	-	-	-	-	-	-	2,863,000	3,715,000	\$ 6,578,000
State Match Funds	743,000	743,000	743,000	743,000	743,000	743,000	743,000	743,000	743,000	\$ 6,687,000
<b>Repayments</b>										
CWSRF Federal & Match Repayments	14,800,000	15,170,000	15,549,250	15,937,981	16,336,431	16,744,842	17,163,463	17,592,549	18,032,363	\$ 147,326,878
<b>Fees Collected</b>										
Origination fee	369,925	369,925	369,925	369,925	369,925	369,925	369,925	369,925	369,925	\$ 3,329,325
<b>Investment Earnings (Short &amp; Long Term)</b>										
CWSRF Federal Repayment Fund	1,065,785	1,119,074	1,175,028	1,233,779	1,295,468	1,360,242	1,428,254	1,499,667	1,574,650	\$ 11,751,947
CWSRF State-Match Repay Fund	323,175	339,334	356,300	374,115	392,821	412,462	433,085	454,740	477,477	\$ 3,563,510
Origination Fee (program)	60,315	63,331	66,497	69,822	73,313	76,979	80,828	84,869	89,113	\$ 665,067
Origination fee (non-program)	4,745	4,982	5,231	5,493	5,768	6,056	6,359	6,677	7,011	\$ 52,321
<b>Total Sources</b>	<b>\$ 21,081,945</b>	<b>\$ 21,524,646</b>	<b>\$ 21,980,232</b>	<b>\$ 22,449,116</b>	<b>\$ 22,931,726</b>	<b>\$ 23,428,505</b>	<b>\$ 23,939,913</b>	<b>\$ 24,466,426</b>	<b>\$ 25,008,538</b>	<b>\$ 206,811,048</b>
<b>Uses</b>										
CWSRF Disbursements - 2016 Cap Grant	3,715,000	725,000	-	-	-	-	-	-	-	\$ 4,440,000
CWSRF Disbursements - 2017 Cap Grant	-	2,990,000	3,715,000	3,715,000	3,715,000	3,715,000	3,715,000	852,000	-	\$ 22,417,000
CWSRF Disbursements - 2018 Cap Grant	-	-	-	-	-	-	-	2,863,000	3,715,000	\$ 6,578,000
CWSRF Disbursements - State Match	743,000	743,000	743,000	743,000	743,000	743,000	743,000	743,000	743,000	\$ 6,687,000
CWSRF Disbursements - Repayments	17,125,000	17,125,000	17,125,000	17,125,000	17,125,000	17,125,000	17,125,000	17,125,000	17,125,000	\$ 154,125,000
<b>Total Uses</b>	<b>\$ 21,583,000</b>	<b>\$ 194,247,000</b>								

## Attachment 5 - CWSRF 4 Percent Administrative Funds

The CWSRF allows 4 percent of the capitalization grant to be used for the administration of the CWSRF Program. The table below displays how this \$896,680 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 \$896,680 in this grant application.

### 4 Percent Administration (2018 - \$896,680)

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: \$584,518  GEFA staff: \$312,162	Additional funds needed for administration shall be drawn from the CWSRF repayment stream.
	<b>Total</b>	<b>\$896,680</b>	

## Attachment 6 - 2018 CWSRF Affordability Criteria



### Clean Water State Revolving Fund Affordability Criteria Effective September 30, 2017

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The Clean Water State Revolving Fund (CWSRF) affordability criteria will be used to determine whether a project is eligible for principal forgiveness. Principal forgiveness awards will be determined based up pre-applications received through the 2018 CWSRF solicitation process.

The criteria is based on weighted factors for median household income (MHI), unemployment rate, 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 or equal to** \$39,696 (80 percent of the state's MHI of \$49,620), as determined by the U.S. Census Bureau<sup>1</sup>, **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** \$39,696 (80 percent of the state's MHI of \$49,620), 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 or equal to** 6.0 percent (state of Georgia's unemployment rate), as determined by the U.S. Census Bureau<sup>2</sup>, **eight** 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** 6.0 percent (state of Georgia's unemployment rate), as determined by the U.S. Census Bureau, **one** point will be awarded.

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1 American FactFinders Five -Year Estimates (2011-2015), [https://factfinder.census.gov/faces/nav/jsf/pages/community\\_facts.xhtml](https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml)

2 American FactFinders Five -Year Estimates (2011-2015),  
<https://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 or remained the same** 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.

Principal forgiveness funds will be allocated to projects that receive the highest score based upon the pre-application scoring criteria used in the CWSRF 2018 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.

## Attachment 7 - Ranking Criteria for CWSRF Projects

### Georgia Environmental Finance Authority 2018 DWSRF Project Solicitation Project Ranking Criteria

Projects will be rated in five categories to determine eligibility and selection for funding through the Clean Water State Revolving Fund (CWSRF).

#### CLEAN WATER SRF

#### CWSRF SCORING SYSTEM

1. Readiness to proceed (maximum of 40 points)
2. Compliance benefit (maximum of 45 points)
3. Project benefits (select all benefits that apply from each category)
  - a. Stormwater management, nonpoint source, and sourcewater protection benefits (maximum of five points)
  - b. Energy conservation, efficiency, and production benefits (maximum of five points)
  - c. Wastewater collection, conveyance, and treatment benefits (maximum of five points)
4. Small systems assistance (maximum of 30 points)
5. Affordability (maximum of 10 points)

#### CWSRF SCORING SYSTEM – DETAILED BREAKDOWN

1. **Readiness to Proceed**  
*CHECK ALL THAT APPLY* (maximum of 40 points)
  - a. State Environmental Review Process (SERP) complete – NONSI or CE approved 40 pts
  - b. SERP in progress – NONSI or CE issued 30 pts
  - c. Compliance with State Nonpoint Source Management Plan verified 40 pts
2. **Compliance Benefits**  
*CHECK HIGHEST LEVEL THAT APPLIES* (maximum of 45 points)
  - a. Project is needed to fully address deficiencies documented in Emergency or Administrative Order from EPA or EPD (Order #: \_\_\_\_\_) 45 pts
  - b. Project will support implementation of a Total Maximum Daily Load (TMDL) plan (applicable TMDL, water body name, and water body ID) 45 pts
  - c. Project is needed to achieve/maintain compliance with applicable permit (NPDES, LAS, MS4) (Permit #: \_\_\_\_\_) 20 pts
3. **Project Benefits**  
*CHECK ALL THAT APPLY WITHIN EACH CATEGORY* (maximum of 25 points for project benefits category)

**Stormwater Management, Nonpoint Source, and Sourcewater Protection Benefits**  
*CHECK ALL THAT APPLY* (maximum of 10 points)

- a. Project involves the permanent protection of a wellhead protection or groundwater recharge area or land within a designated Source Water Protection Area. 5 pts
- b. Project will reduce nonpoint source pollution and provide passive recreation facilities open for public access. 5 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. 10 pts
- d. Project includes permanent protection of stream buffer zones and/or wetlands. 5 pts

**Energy Conservation, Efficiency, and Production Benefits**

*CHECK ALL THAT APPLY* (maximum of five points)

- a. Project will reduce energy consumption at a wastewater treatment facility and/or collection system by 20 percent or more. 5 pts
- b. Project designed to reduce energy consumption by the utility through the replacement of pumps and/or motors, blowers, SCADA equipment, inflow and infiltration correction, lighting upgrades, or other energy savings products or processes. 5 pts
- c. Energy management planning projects, including energy assessments, energy audits, optimization studies, and other projects designed to determine high energy use areas. 5 pts

**Wastewater Collection, Conveyance, and Treatment Benefits**

*CHECK ALL THAT APPLY* (maximum of 10 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. 10 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) 5 pts
- c. Project will reduce sanitary sewer overflows (SSO). 5 pts
- d. Project will eliminate leaking/failing septic systems. 5 pts

**4. Small Systems Assistance – Public Water Systems Serving 10,000 People or Fewer.**

*CHECK ONE IF APPLICABLE* (maximum of 30 points)

- a. Fewer than 500 30 pts
- b. 501 to 3,300 20 pts
- c. 3,301 to 10,000 10 pts

*\*Supporting documentation must be attached.\**

**5. Affordability – Borrower Must Meet All Affordability Criteria**

*TO BE ENTERED BY GEFA STAFF*

- a. Median household income (MHI) below or equal to \$39,696 (80 percent of the state's MHI of \$49,620)
- b. Unemployment rate above or equal to 6 percent (the state of Georgia unemployment rate)
- c. Population trend decreased or remained the same when comparing 2000 Census to 2010 Census

10 pts

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

## Attachment 8 - Public Meeting Summary Comprehensive List



### MINUTES

Georgia Environmental Finance Authority  
Comprehensive List  
Atlanta, Georgia 30303  
Thursday, March 1, 2018  
10:00 a.m.

#### Call to Order

The meeting was called to order by Tracy Williams, project manager on Thursday, March 1, 2018, at 10:00 a.m. at the Georgia Environmental Finance Authority (GEFA) boardroom located in Atlanta, Georgia.

GEFA staff present at the meeting were:

Martha Douglas  
Dexter Dumas  
Steven Nawrocki  
Amanda Carroll  
Sarah Oken

Public participants present at the meeting were:

None.

Tracy Williams welcomed everyone and introduced the staff in attendance. After discussing the purpose for the public meeting was to present and receive comments on the drafted 2018 Clean Water and Drinking Water State Revolving Funds, she opened the floor for comments.

#### Comments from Speakers

No other comments were made.

The meeting was adjourned at 11:00 a.m.



## MINUTES

Georgia Environmental Finance Authority  
IUP  
Atlanta, Georgia 30303  
Monday, March 12, 2018  
10:00 a.m.

### Call to Order

The meeting was called to order by Tracy Williams, project manager on Monday, March 12, 2018, at 10:00 a.m. at the Georgia Environmental Finance Authority (GEFA) boardroom located in Atlanta, Georgia.

GEFA staff present at the meeting were:

Martha Douglas  
Dexter Dumas  
Steven Nawrocki  
Oshebar Hardman  
Sarah Oken

Public participants present at the meeting were:

None.

Tracy Williams welcomed everyone and introduced the staff in attendance. After discussing the purpose for the public meeting was to present and receive comments on the drafted 2018 Clean Water and Drinking Water State Revolving Funds IUP, she opened the floor for comments.

### Comments from Speakers

No other comments were made.

The meeting was adjourned at 11:00 a.m.

## Attachment 10 - Loan Program Policies

March 2018



### GEORGIA ENVIRONMENTAL FINANCE AUTHORITY

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#### 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:

- Georgia Fund loan program
- Georgia Reservoir Fund loan program
- Clean Water State Revolving Fund (SRF) loan program
- Drinking Water State Revolving Fund (SRF) loan program

#### 3. SUB-PROGRAMS

##### Georgia Fund

- Emergency Loan Program – The GEFA Executive Director shall have the authority to approve an emergency loan to assist communities in financing improvements that are necessary to eliminate actual or potential public health hazards. Any emergency loans approved will be ratified at the next scheduled Board meeting. To be eligible, the applicant must determine and document the emergency nature of the project and apply O.C.G.A. § 36-91-22(e), which outlines the local government actions needed to classify a project as an emergency. Relevant terms are addressed in these policies.

#### 4. ELIGIBLE RECIPIENTS

##### Type of Entity

- GEFA can 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.

##### Minimum Recipient Qualifications

- *Qualified Local Government* – Municipalities and counties must be certified as Qualified Local

Governments by the Georgia Department of Community Affairs (DCA).

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

- **The Georgia Fund** may finance projects consistent with O.C.G.A. § 50-23-4 to:
  - supply, distribute, and treat water
  - collect, treat, or dispose of sewage or solid waste
- **The Georgia Reservoir Fund** may finance projects consistent with O.C.G.A. § 50-23-28 to:
  - expand the capacity of existing reservoirs or other sources for water supply
  - establish new reservoirs or other sources for water supply
- **The Clean Water SRF** may finance projects consistent with the federal Clean Water Act to:
  - construct municipal wastewater facilities
  - control nonpoint source pollution, including projects that permanently protect conservation land as defined by O.C.G.A. § 12-6A-2(5)
- **The Drinking Water SRF** may finance projects consistent with the federal Safe Drinking Water Act to:
  - install or upgrade facilities to improve drinking water quality or pressure, protect water sources, and provide storage
  - create or consolidate water systems

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

In addition to meeting the other applicable eligibility requirements outlined in these policies, projects receiving funding through the 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:

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

## 6. ELIGIBLE ACTIVITIES

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

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

**Engineering, Legal and Administrative Costs** – GEFA funds may be utilized for engineering, design, administrative costs, facilities planning, and land acquisition provided that these costs are necessary for the completion of the project defined by the scope of work and identified in the budget of the approved loan agreement. Such eligible costs incurred prior to the execution of a loan agreement are eligible for reimbursement with a GEFA loan. GEFA also offers engineering only loans for these preliminary soft costs needed to facilitate the construction of an eligible project. GEFA will review and apply a standard to all project budgets.

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

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

## 7. PROGRAM MAXIMUMS

Loans available from GEFA are subject to the following maximums.

*Georgia Fund*

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

*Georgia Reservoir Fund*

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

*Clean Water SRF*

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

*Drinking Water SRF*

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

**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 50 basis points (0.5 percent) below GEFA's benchmark rate.

**Interest Rate Concessions** – GEFA provides the following interest rate concessions for eligible borrowers or eligible projects under the specified funding programs. Interest rate concessions shall not be used in combination.

- **WaterFirst** – Communities that receive the WaterFirst designation 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.
- **PlanFirst** – 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.
- **Conservation** – Communities seeking financing for eligible water, energy, or land conservation projects may receive an interest rate 100 basis points (1 percent) below the prevailing interest rate for the program through which it is to be funded as outlined in GEFA's Water Conservation Financing guidance.

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

## 9. FEES

GEFA may assess certain fees to loan recipients.

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

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

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

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

## 10. LOAN SECURITY

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 cases where the borrower is unable to secure such an agreement, GEFA may require additional security by other means.

## 13. RELEASE OF GEFA FUNDS DURING CONSTRUCTION

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

## 14. LOAN EXECUTION DEADLINE

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

## 15. LOAN RESTRUCTURING

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.
- Any emergency or exigent circumstances beyond the control of the borrower that impose a long-term and severe financial hardship.

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

## **16. LOAN REFINANCING**

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. GEFA will consider a community's request to refinance its existing GEFA debt on a case-by-case basis if one of the following conditions is met:

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

## **17. CREDIT ANALYSIS**

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