

Loan Program Interest Rates

GEFA charges the following interest rates by loan program. Six amortization periods are offered. A loan with an amortization period between the tiers receives the interest rate for the next highest amortization tier, e.g., a seven-year loan receives the 10-year rate. The interest rate floor is 0.50 percent.

Program	5-Year Loan	10-Year Loan	15-Year Loan	20-Year Loan	25-Year Loan	30-Year Loan	Annual Borrowing Maximum
Benchmark Rate	1.94%	2.29%	2.75%	3.09%	3.40%	3.61%	
Georgia Fund	1.94%	2.29%	2.75%	3.09%	N/A	N/A	\$3,000,000
Georgia Fund - Conservation or WaterFirst	1.47%	1.79%	2.00%	2.09%	N/A	N/A	\$3,000,000
Georgia Fund - PlanFirst	1.76%	2.04%	2.25%	2.59%	N/A	N/A	\$3,000,000
Clean Water State Revolving Fund (CWSRF)	1.44%	1.79%	2.25%	2.59%	2.90%	3.11%	\$25,000,000
CWSRF - Conservation or WaterFirst	0.50%*	0.79%	1.25%	1.59%	1.90%	2.11%	\$25,000,000
CWSRF - PlanFirst	0.94%	1.29%	1.75%	2.09%	2.40%	2.61%	\$25,000,000
Drinking Water State Revolving Fund (DWSRF)**	1.44%	1.79%	2.25%	2.59%	2.90%	3.11%	\$25,000,000
DWSRF - Conservation or WaterFirst	0.50%*	0.79%	1.25%	1.59%	1.90%	2.11%	\$25,000,000
DWSRF - PlanFirst	0.94%	1.29%	1.75%	2.09%	2.40%	2.61%	\$25,000,000

* 0.50% Interest Rate Floor

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

Effective January 29, 2019

