

**2022  
Intended Use Plan  
Drinking Water  
State Revolving Fund**

**Prepared by the  
Georgia Environmental Finance Authority**

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**2022 Intended Use Plan  
Georgia Environmental Finance Authority  
Drinking Water State Revolving Fund**

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## **Drinking Water State Revolving Fund Intended Use Plan 2022**

### **Introduction**

Section 1452(b) of the Safe Drinking Water Act (SDWA) Amendments of 1996 requires each state to annually prepare an Intended Use Plan (IUP) identifying the use of funds from the Drinking Water State Revolving Fund (DWSRF) allotment to support the goal of protecting public health. This IUP outlines Georgia's proposed uses of the FY2022 DWSRF allotment of \$16,513,000.

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 assists local governments in financing the construction, extension, rehabilitation and replacement, and securitization of public works facilities. The GEFA board of directors consists of three ex-officio members and eight members appointed by the governor. Under an interagency agreement, the Georgia Environmental Protection Division (EPD) provides professional services to the DWSRF. The services include, but are not limited to:

- Project reviews and approvals;
- Planning and project development;
- Information tracking;
- Updating files;
- Information gathering and development of the National Needs Survey;
- Issuing and approving Notices of No Significant Impacts (NONSI) and Categorical Exclusions (CE);
- Assistance with the National Information Management System (NIMS);
- 
- The Public Benefit Reporting (PBR) database; and
- Administration of EPD's set-aside activities.

### **DWSRF Project Solicitation Process**

Developing the DWSRF comprehensive list involves an online pre-application process where all communities requesting funding provide project-related information.

- Project solicitation process began on September 1, 2021 and was open through February 28, 2022.
- GEFA emailed the solicitation notice to its stakeholder list and coordinated with relevant trade and local government associations to further disseminate the project solicitation.
- Solicitation for new projects was announced on GEFA's website.
- GEFA made available project solicitation packets containing detailed information about financing terms, available funding, and the scoring system for project prioritization.
- An online pre-application form was made available on the GEFA website.
- GEFA used the pre-application information to score and rank all submitted projects.
- Sixty drinking water projects were submitted with a total need of \$201,936,755. The DWSRF comprehensive list includes all clean water projects in descending order based upon project score.

## **DWSRF Comprehensive List**

The DWSRF comprehensive list (Attachment 1) includes drinking water projects submitted during the pre-application solicitation period. The comprehensive list is comprised of:

- Community
- Project score
- Population
- Total project cost
- Principal forgiveness eligibility
- Project description

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 accommodate those communities that decide to participate in the DWSRF after the capitalization grant has been awarded, GEFA will hold quarterly meetings to include 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 DWSRF.

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

The DWSRF fundable project list with an estimated disbursement schedule is located in Attachment 2. The fundable list contains 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 requirement to bring the public water system into immediate compliance with the Safe Drinking Water Act. Projects on the fundable list are projected to draw down the 2022 grant funds. GEFA created this disbursement schedule based on the eight quarters identified in the 2022 DWSRF payment schedule located in Attachment 3, which indicates the timeframe for requesting the DWSRF capitalization grant allotment from the 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 DWSRF payment schedule.

The DWSRF assistance includes financing and any required principal forgiveness as outlined in the applicable appropriations language. Assistance will be provided to municipalities and water/sewer authorities created by the Georgia legislature for the construction, expansion, and improvements to publicly-owned drinking water facilities. All borrowers must designate a repayment source(s) for each loan agreement signed with GEFA. All construction projects will meet the requirements of the Federal Water Pollution Control Act 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 DWSRF 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 DWSRF loans to local governments and authorities at an interest rate of 50 basis points (0.50 percent) below the benchmark rate.

DWSRF loans are available with terms as short as five years and not exceeding 40 years for communities designated by states as "disadvantaged" under state criteria or the useful life of the project. Interest rates are reduced from the 40-year DWSRF rate for shorter term loans.

GEFA charges a one-time origination fee. GEFA calculates the fee based on the total DWSRF 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. The fees are used for programs that meet the water quality goals of the drinking water state revolving fund. Program income, generated from direct capitalization grant funds, and non-program income, generated from repayment funds, will 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. In State FY22 GEFA disbursed \$81,000,000 in DWSRF funds and executed over \$45,000,000 new loans with several large projects in the pipeline currently. The numbers in the table reflect this significant increase over the FY21 disbursements

### ***DWSRF Conservation Financing Terms***

DWSRF-eligible conservation projects receive an interest rate reduction.

The following types of water conservation projects are eligible:

- Installing or retrofitting water-efficient devices, such as plumbing fixtures and appliances;
- 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;
- Recycling and reuse projects that replace potable sources with non-potable sources; and
- Replacing or rehabilitating distribution pipes to reduce water loss and to prevent water main breaks.

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

- Projects that produce energy at a publicly-owned water treatment facility via wind, solar, or geothermal power projects;
- Projects that involve capturing energy from pipe flow and providing power to the water facility;
- 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.

**Principal Forgiveness**

The terms and conditions of the grant award allow subsidy in the form of principal forgiveness to borrowers of the DWSRF loan program. Exactly 14 percent of the capitalization grant must be provided as additional subsidization. As amended by BIL, the SDWA mandates at least 12 percent but no more than 35 percent of the capitalization grant can be used for additional subsidy for state-defined disadvantaged communities. Therefore, principal forgiveness will be provided to eligible projects until it is exhausted and not to exceed 49 percent of the capitalization grant. Both the project score and the affordability score will be considered. All applicants are evaluated for affordability.

GEFA uses a tool for evaluating and scoring communities to determine principal forgiveness eligibility. For each criterion, a borrower will be categorized into one of four percentiles - 25 percent, 50 percent, 75 percent, or 100 percent. A score of one through four is given for each criterion, based on the percentile. A maximum of 40 points is possible. If a community has multiple projects on the DWSRF comprehensive list, only one project can receive principal forgiveness. The affordability score for each applicant can be found in Attachment 1 and the ten criteria are listed below.

**1. Median Household Income (MHI)**

State Percentiles	25th Percentile (4 points)	50th Percentile (3 points)	75th Percentile (2 points)	100th Percentile (1 point)
MHI	\$34,679	\$45,093	\$59,178	\$59,179 and higher

**2. Unemployment Percent**

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Unemployment Percent	1.5%	2.9%	4.2%	4.3% and higher

**3. Percentage Not in Labor Force**

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage Not in Labor Force	35.7%	43.5%	50.7%	50.8% and higher

**4. Poverty Rate**

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Poverty Rate	10.4%	18.8%	26.2%	26.3% and higher

### 5. Percentage on Social Security

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on Social Security	28.6%	35.9%	43.4%	43.5% and higher

### 6. Percentage on SSI

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage on SSI	3.0%	6.1%	9.7%	9.8% and higher

### 7. Percentage with Cash Public Assistance

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with Cash Public Assistance	0.0%	1.2%	2.4%	2.5% and higher

### 8. Percentage with SNAP

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Percentage with SNAP	9.2%	16.3%	23.5%	23.6% and higher

### 9. Age Dependency Ratio

State Percentiles	25th Percentile (1 point)	50th Percentile (2 points)	75th Percentile (3 points)	100th Percentile (4 points)
Age Dependency Ratio	57.2	67.3	78.3	78.4 and higher

### 10. Population Trend

The following will be the categories used for determining scoring for change in population from 2011 to 2019.

- Positive growth or no growth (1 point)
- Between -0.01% to -1% (2 points)

- Between -1.01% and -2% (3 points)
- Greater than -2% (4 points)

The following list shows the affordability score and potential principal forgiveness percentage for the FY2022 grant year:

- Score of 34 will receive 50 percent, not to exceed \$1,500,000
- Score of 30 - 33 will receive 40 percent, not to exceed \$1,300,000
- Score of 29 will receive 35 percent, not to exceed \$1,000,000

GEFA will re-evaluate the principal forgiveness allocation after the fourth board cycle following the 2022 capitalization grant award to identify communities who will not move forward with their project (upon written notification to GEFA). During this PF reallocation process, GEFA will move down the comprehensive list (based on the project score) using the PF methodology that is posted in the 2021 IUP. The following methodology will be used:

- GEFA will go down the DWSRF 2022 comprehensive list and award PF to those with an affordability score of 29 or higher: and/or
- GEFA will go down the CWSRF 2022 comprehensive list and award PF to those with an affordability score of 31 or higher.

If there is PF remaining after GEFA has reached the bottom of the list, GEFA could amend the current language in the IUP and use a lower affordability score.

#### **Four Percent Administration**

Georgia intends to use 4 percent of the capitalization grant for administrative purposes. Based on the FY2022 allotment of \$16,513,000, \$660,520 is reserved for administrative support to manage and operate the DWSRF. A detailed account of the personnel costs associated with the 4 percent account are found in Attachment 5.

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

Attachment 8 explains Georgia's criteria and method used to score and distribute funds to DWSRF projects. Only those cities and counties that have been designated as a "Qualified Local Government" and are in compliance with O.C.G.A. Section 36-70-20 and appear on the comprehensive list may receive a DWSRF 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 DWSRF funding. Lastly, only those communities that are in compliance with plumbing code standards as codified in O.C.G.A. Section 12-5-4 will be eligible for financing through GEFA. Eligible project costs include planning, design, engineering, and construction. Ineligible costs include maintenance and operation expenditures, projects needed primarily for fire protection, or projects to facilitate future growth. No loan will be executed until environmental approval has been issued and financial requirements have been met. The GEFA board meets quarterly and will enter into binding commitments with borrowers after board approval.

## **SRF Bipartisan Infrastructure Law (BIL) Implementation**

BIL was signed into law on November 15, 2021. The law authorizes \$1.2 trillion for transportation and infrastructure spending with \$550 billion of that figure going toward “new” investments and programs. Below are the new GEFA programs implemented by BIL:

- CWSRF Supplemental
- DWSRF Supplemental
- CWSRF Emerging Contaminants
- DWSRF Emerging Contaminants
- DWSRF Lead Service Line Replacement

### ***Build America, Buy America Act (BABA)***

Alongside BIL, Congress passed BABA, which establishes strong and permanent domestic sourcing requirements across all federal financial assistance programs. BABA, which is a component of the Infrastructure and Jobs Act (IIJA), requires federal agencies to ensure that “none of the funds made available for a Federal financial assistance program for infrastructure, including each deficient program, may be obligated for a project unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States.”

Once guidance has been received from EPA, GEFA will implement the new procedures and this section will be updated.

## **DWSRF Goals and Objectives**

### **Long - term Goals**

1. Maintain program pace using the national average for a pace target for this fiscal year.
2. Explore the viability of regionalization and/or consolidation of systems to take advantage of economies of scale and to address the technical, managerial, and financial capacity issues experienced by disadvantaged communities.
3. Consolidate multiple database management systems that will integrate Drinking Water project data with program management data.

### **Short - term Goals**

1. Increase the scope of onsite technical assistance provided to small water systems to include the management of assets, and the identification and remediation of failing system components.
2. Expand the outreach activities to ensure that systems are aware of and understand DWSRF assistance options and the application process by presenting at statewide workshops and conferences to publicize the DWSRF program.
3. GEFA seeks to draw down and close the 2019 DWSRF grant by September 30, 2022 and close the 2020 DWSRF grant by September 30, 2023. This will ensure that GEFA is working to support the EPA’s goal of minimizing unliquidated obligations.

## **20 Percent State Match Requirement**

Under the provisions of the SDWA of 1996, Section 1452, the state is required to deposit an amount equal to at least 20 percent of the total amount of the capitalization grant into the DWSRF. Based on the FY2022

allotment of \$16,513,000, the state match required equals \$3,302,600. GEFA is anticipating the Georgia Legislature will provide sufficient funds to cover this requirement. GEFA will disburse these state bond funds along with federal direct capitalization grant funds in a proportionate manner to ensure the proper match on each loan disbursement. Each project that receives direct federal funds will receive a portion of the disbursement in federal grant funds (77.53 percent) and a portion of the disbursement in state match funds (22.47 percent). These state funds will be held outside the DWSRF until the disbursement is made. Once these state dollars are disbursed to a project, those funds and the interest paid on those funds will be returned to the program. Only project-related disbursements will be funded in this manner. None of the set-asides or administrative disbursements will be funded with state match funds. The state match will be available at the time of grant award.

### **Assurances and Specific Proposals**

In addition to the assurances that accompany the capitalization grant application (Standard Form 424) for the 2022 funds, GEFA further agrees to adhere to all the certifications covered within the Operating Agreement with 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 expenditures
6. Enforceable requirements of the Safe Drinking 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. Reserve the right to transfer up to 33 percent of grant amount between programs
25. NIMS
26. PBR

The Georgia SDWA of 1977, as amended, and the Rules for Safe Drinking Water, as amended, require that before constructing a public water system EPD must approve of: 1) the source of water supply and 2) the means and methods of treating, purifying, storing, and distributing water to the public. Furthermore, before placing the public water system in operation, the owner must obtain a permit to operate from EPD.

Through the construction approval procedures and the issuance of operating permits, EPD ensures that public water systems are built and operated with adequate technical capacity to comply with existing and future state and federal drinking water regulations and standards. EPD also requires that public water systems have a certified operator. EPD supports several operator training and technical assistance programs to ensure that water systems and their operators maintain an adequate level of technical capacity.

As in previous years, DWSRF 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 no less than quarterly, training opportunities, 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 2021 capitalization grant application. A public notice was placed in the *Fulton Daily Report* on Tuesday, June 1, 2021, announcing a public meeting on the DWSRF IUP on Tuesday, June, 15 2021, at 10:00 a.m. via conference call. A summary for the public meeting can be found within Attachment 9.

ATTACHMENT 1  
 Drinking Water State Revolving Fund  
 2022 Comprehensive List

Community	Project Score	Population	Total Project Cost	Affordability Score	Potential Principal Forgiveness	Est. Notice to Proceed	Est. Construction Start	Est. Construction Completion	Est. Interest Rate	Est. Terms	Project Description
Lone Oak	65	77	\$60,000	28		4/1/2022	4/1/2022	5/31/2022	1.13%	20	Water Meter Replacement
City of Adel	55	5297	\$400,000	29	\$140,000	2/14/2023	3/1/2023	12/15/2023	1.13%	20	Approximately 3,100 feet of 12" PVC water main will be installed in conjunction with a road re-alignment to replace an existing water line located west of Interstate 75 in Adel, GA. The existing line is a 10" ductile iron pipe that is over forty (40) years old. The new water line will improve water supply and pressure, as well as provide better fire protection, for existing residential and commercial customers in this area. The new main will also reduce water loss in the system and it will provide redundancy by connecting the NW portion of the City water system with a 500,000 gal elevated tank south of the project site.
City of Lumpkin	50	942	\$378,000	33	\$189,000	8/1/2022	9/1/2022	12/31/2023	1.13%	20	The City currently has approximately 580 existing water meters that will be upgraded from existing manually read meters to a "drive-by" automated meter reading system. The majority of the City's existing meters are nearing the end of their service life and are no longer accurately recording water usage. The City plans to replace all existing meter registers with new meters with AMR capable registers. These new meters will improve water conservation with improved accuracy, improved leak detection capabilities, reduce labor costs and fuel consumption required to read meters. In addition to the replacement of existing meters this project will install backflow prevention devices on all existing water services.
Georgetown Quitman Water & Sewer Authority	50		\$767,000	31	\$383,500	10/15/2022	11/15/2022	12/31/2023	1.13%	20	The Water and Sewer Authority currently has approximately 900 existing water meters that will be upgraded from existing manually read meters to a "drive-by" automated meter reading system. The Water and Sewer Authority plans to replace all existing meter registers with new meters with AMR capable registers. These new meters will improve water conservation with improved accuracy, improved leak detection capabilities, reduce labor costs and fuel consumption required to read meters.  The Water and Sewer Authority also plans to replace several existing water mains that have frequent leaks and require repairs. These mains will be replaced with new PVC water mains, gate valves, fire hydrants, service lines, and other necessary appurtenances.



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Rabun County Water and Sewer Authority	40		\$1,800,000	29	\$630,000	12/1/2022	1/1/2023	1/1/2024	1.13%	20	The Rabun County Water and Sewer Authority proposes to extend its water system along Wofford to residents in an area of Rabun County that currently lack a public water system. These residents are affected by dry or contaminated wells. The project will also provide a system loop that will improve flow and system reliability.
City of Bowdon	40	2685	\$2,180,000	29	\$763,000	1/27/2023	3/31/2023	12/29/2023	1.13%	20	Replace leaky antiquated waterlines (the newest of which are 45 years old) and consolidate multiple undersized intertwined mains (3-4) serving the same customer base. Fire hydrants on undersized 4" tuberculated cast iron mains and encountered lead components will be taken out-of-service. Additional isolation valves and new fire hydrants will be incorporated to enhance functionality. Service lines will be replaced to the recently changed-out meters. These improvements will enhance operation, improve reliability, reduce water loss, and ensure lead components are properly abandoned.
City of Dillard	40	328	\$1,750,000	24		8/1/2023	9/1/2023	5/1/2024	1.13%	20	The City of Dillard proposes to extend its water system to residents in an area of the City that currently lacks a public water system, and construct a 200,000 water tank. Currently, the City does not have any water storage and relies on other water suppliers to supply flow, pressure, and storage.
City of Baldwin	40	3593	\$4,400,000	20		12/1/2024	2/1/2025	2/1/2026	1.13%	20	The City of Baldwin proposes to construct a pre-sedimentation pond in order to provide improved raw water quality and reliability during drought periods and heavy rain events.
City of Blue Ridge	35	1168	\$350,000	31	\$175,000	1/1/2023	2/1/2023	11/1/2023	1.13%	20	Replacement and upgrade of the existing water lines and booster pump station serving the Mountain Tops subdivision. The booster pump station needs pump replacement, addition of VFDs, electrical upgrades, building improvements, and other miscellaneous appurtenances. The existing water lines in the area of the booster pump station also need to be upgraded for additional flow capacity.
City of Douglas	35	11556	\$2,000,000	29	\$700,000	7/15/2022	8/1/2022	12/30/2022	1.13%	20	Project will include replacement of aged galvanized, transite, and cast-iron water mains, valve, and hydrants. Lead and/or galvanized services in the water replacement area will also be replaced. GIS mapping is included to locate mains and appurtenances. Additionally, the City plans to rehab wells #5, #6, and #7 with the funding.
Lincoln County	35	7929	\$4,500,000	28		8/1/2023	9/1/2023	8/1/2024	1.13%	20	Lincoln County proposes to extend its water system to residents in an area that currently lacks a public water system. The project will provide public potable water to residents with dry or contaminated wells.
City of Jasper	35	3923	\$4,250,000	27		11/1/2022	11/1/2022	4/1/2025	1.13%	20	This project will install advanced metering infrastructure (AMI), including replacement of existing meters, communications stations, reading and billing software and equipment, and backflow preventers. As needed, work will include replacement of service connection piping, meter boxes and lids, meter setters, large meter vaults, and all appurtenant work for a complete, well-functioning system.

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Drinking Water State Revolving Fund  
2022 Comprehensive List

City of Waco	35	503	\$300,000	26		11/1/2022	12/1/2022	6/1/2023	1.13%	20	The City proposes to replace their old, existing water meters with new radio-read water meters.
City of Madison	35	4141	\$2,000,000	22		7/1/2022	1/2/2023	12/31/2023	1.13%	20	This project will find lead service lines and/or mains and replace them to meet the new compliance requirements outlined in the LCR Revisions.
City of Thomaston	30	8771	\$2,000,000	34	\$1,200,000	10/1/2022	10/15/2022	5/30/2023	1.13%	20	Installation of a new ground storage tank at the City Water Treatment Plant to store backwash and washdown flows as well as a 7,000 LF transfer pipe and pumps to move stored flows to an off-site sludge lagoon. The project will also include filter and lab improvements at the WTP site as well as piping/valve improvements at the sludge lagoon site.
Hancock County	30	8500	\$2,000,000	29	\$700,000	6/1/2023	7/1/2023	7/1/2024	1.13%	20	Hancock County proposes to extend its water system to residents that currently lack a public water system. These residents are affected by dry or contaminated wells.
Hart County Water and Sewer Authority	30		\$2,500,000	26		6/1/2023	7/1/2023	4/1/2024	1.13%	20	HCWSA proposes to extend its water system to residents that currently lack a public water system. These residents are affected by dry or contaminated wells.
City of Statham	30	2692	\$2,500,000	22		8/1/2023	9/1/2023	8/1/2024	1.13%	20	The proposed project will install granular activated carbon (GAC) filters at the Statham Water Treatment Plant to reduce disinfection by products and improve effluent water quality.
City of Hinesville	30	33304	\$2,956,760	20		11/1/2022	11/14/2022	6/6/2023	1.13%	20	Installation of a drinking water supply well, and pipeline in an adjacent Green Zone County to supply water to the City of Hinesville. As the city approaches its permit limit, the new source is required to meet customer demands.
City of Hoschton	30	2039	\$1,000,000	17		6/1/2023	7/1/2023	4/1/2024	1.13%	20	The City of Hoschton proposes to improve its water system by drilling groundwater wells in order to improve reliability and reduce operating costs.
City of Millen	25	2799	\$4,059,497.50	31		2/1/2023	3/1/2023	9/30/2023	1.13%	20	\$3,000,000.00 EDA grant to install a new water well and elevated storage tank to service the west side of Millen and a new Industrial Authority Park located outside the City Limits. The engineers estimate for the total project cost is \$4,000,000.00. The funds from this loan would cover the grant match. The project will help the water pressure, quality and fire protection for the West side of Millen. It will also help loop the City's water system improving the quality for the whole City. There will be about 8000 feet of new water main installed in this project servicing new customers. Also, the City has a large 12 inch well that was installed in 1953 and could be obsolete in the near future. This well has had pitting in the casing. This new well would replace the older well's volume of water into the City's system. A LIHTC housing project with 48 housing units is being built near the well site. This project will improve the quality of water and fire protection for this complex. The Development Authority has a prospective industry locating at the site where the



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Drinking Water State Revolving Fund  
2022 Comprehensive List

Board of Commissioners of Fulton County	20	1051550	\$3,500,000	17	10/1/2022	11/15/2022	3/31/2023	1.13%	20	Production Plant In May 2020 Fulton County engaged Gresham Smith and Partners to develop an Emergency Response Plan for the water distribution network. Several break scenarios and catastrophic events were modeled during that assessment. The resulting technical memorandum indicated that some of the most catastrophic events involved the consequences of failure for the two(2)-54" mains leaving the Tom Lowe Plant. The Tom Lowe production plant located at 3750 Spruill Road is the only viable source of potable water to the entire North Fulton County distribution network. Those two mains are responsible for the safe transmission of all the available potable water to North Fulton County's approximately 78,000 customers. Through the Tom Lowe Plant, an average of 28 million gallons per day(MGD) are produced to be used by North Fulton County customers with the ability to produce up to 45MGD as needed. The Emergency Response Plan recommended that isolation valves, with
Harris County	20	34676	\$5,250,000	17	11/1/2022	12/1/2022	8/1/2023	1.13%	20	The project consists of the replacement/upgrade of approximately 1,500 LF of 16", 21,225 LF of 12", 625 LF of 8", and 2,250 LF of 6" water main; along with associated fire hydrants, valves, fittings, service transfers, and other miscellaneous appurtenances. This project is being performed due to conflicts between the existing water line and the proposed GDOT road improvements/widening for US Hwy 27/SR 1 from the Columbus/Muscogee Co. line to the intersection with Hwy 315 in Cataula.
City of Union Point	15	1550	\$1,000,000	34	8/1/2023	9/1/2023	8/1/2024	1.13%	20	The proposed project will replace dilapidated and undersized existing water lines as well as provide a loop in the distribution system to alleviate water quality issues and low water pressure problems and improve reliability and redundancy. (8,060 LF)
City of Statham	15	2692	\$1,000,000	22	8/1/2023	9/1/2023	7/1/2024	1.13%	20	The proposed project will replace dilapidated and undersized existing water lines as well as provide a loop in the distribution system to alleviate water quality issues and low water pressure problems and improve reliability and redundancy.
Town of Alto	15	1259	\$2,200,000	22	4/1/2023	4/1/2023	12/1/2026	1.13%	20	Replace deteriorated, leaking, and undersized water lines
City of Baldwin	15	3593	\$1,500,000	20	12/1/2023	2/1/2024	2/1/2025	1.13%	20	The City of Baldwin proposes to improve its water system by replacing water mains and providing loops in the system to improve reliability and redundancy.
Barrow County	15	81294	\$6,000,000	19	12/1/2023	1/3/2024	2/1/2025	1.13%	20	Barrow County proposes to construct a redundancy transmission main in the northern part of the County's water service delivery area. This main would provide much needed redundancy.
Barrow County	15	81294	\$6,000,000	19	12/1/2023	2/1/2024	2/1/2025	1.13%	20	Barrow County proposes to construct an elevated water tank in order to increase water storage in the north SR 211 portion of its water service delivery area. The project will also include waterline upgrade and replacements to provide increased pressure and flow.

ATTACHMENT 1  
Drinking Water State Revolving Fund  
2022 Comprehensive List

City of Marietta / Board of Lights and Water	15	60687	\$1,900,000	16	10/3/2022	11/7/2022	4/3/2023	1.13%	20	East Dixie Water Transmission Main Replacement The City of Marietta needs to replace 2,200 feet of 14" water transmission main that provides redundant water supply to the Redwood Water Tank which supplies water to a 1.65 square mile area with a population of approximately 7,555. This water main is in poor condition and is necessary to supply this service area with safe drinking water and fire protection.
Town of Braselton	15	12178	\$10,000,000	16	12/1/2023	1/3/2024	4/1/2025	1.13%	20	The Town of Braselton proposes to construct an indirect potable reuse water treatment facility to provide additional water supply.
Town of Braselton	15	12178	\$3,500,000	16	6/1/2023	7/1/2023	7/1/2024	1.13%	20	The Town of Braselton proposes to construct an elevated water tank in order to increase water storage for its system.
Town of Braselton	15	12178	\$1,300,000	16	8/1/2023	9/1/2023	5/1/2024	1.13%	20	The Town of Braselton proposes to replace an aging waterline in order to reduce leaks.
Rabun County Water and Sewer Authority	10		\$8,000,000	29	12/1/2022	1/1/2023	1/1/2024	1.13%	20	The Rabun County Water and Sewer Authority proposes to construct a redundancy transmission main along the US 441 corridor from south of Clayton to north of Mountain City. This main would provide much needed redundancy.
Rabun County Water and Sewer Authority	10		\$2,500,000	29	12/1/2022	1/1/2023	1/1/2024	1.13%	20	The Rabun County Water and Sewer Authority proposes to construct an elevated water storage tank and necessary water mains in the north service area in order to provide improved storage, system reliability, and improved operations.
City of Commerce	10	7008	\$6,000,000	21	6/30/2023	7/1/2023	7/1/2024	1.13%	20	to address shortfalls/deficiencies in water treatment production capacity, finished water storage volume, system pressure, and reserve/emergency water storage volume through the design and construction of improvements to the existing water treatment plant (WTP) as well as water distribution system improvements.  Project improvements include the following: •Provide sufficient water treatment capacity and water supply throughout the city's water system by upgrading filters at the existing WTP from 4 gpm/sq-ft to 5 gpm/sq-ft. Filter pairs will also be hydraulically separated to enable independent operation/maintenance, providing system redundancy.  •Increase water capacity/storage amounts and increase system pressure through the construction of 1) a new clearwell at the WTP, and 2) an elevated water storage tank within the City
Barrow County	10	81294	\$2,500,000	19	12/1/2022	2/1/2023	2/1/2024	1.13%	20	Barrow County proposes to construct an elevated water tank in order to increase water storage in the eastern portion of its water service delivery area.

ATTACHMENT 1  
 Drinking Water State Revolving Fund  
 2022 Comprehensive List

City of Marietta / Board of Lights and Water	10	60687	\$5,500,000	16	10/10/2022	1/2/2023	4/22/2024	1.13%	20	Sugar Hill Tank Project: The City of Marietta must replace the aging 0.5MG Sugar Hill Water Tank with a new 0.75MG tank. This tank supplies water to an area in which Wellstar Kennestone Hospital is located, in addition to thousands of customers and businesses. This tank replacement project is necessary due to the deteriorating condition of the existing tank and the rapid expansion of the hospital which is outgrowing the capacity the current tank can provide. Since Wellstar Kennestone Hospital is a Level II Trauma Center and houses the largest and busiest Emergency Department in Georgia, the hospital serves residents in the region of Cobb, Cherokee and Paulding counties, a population of over 1.2 million people. The goal of the Sugar Hill Water Tank project is to improve the drinking water supply and fire protection needs not only for the citizens of Marietta, but of the many Georgians that utilize the Wellstar Kennestone Hospital for their healthcare needs.
Upper Oconee Basin Water Authority	10		\$60,000,000	16	8/1/2023	9/1/2023	6/30/2025	1.13%	20	Expansion of the Bear Creek WTP from 21MGD to 42MGD
Town of Braselton	10	12178	\$950,000	16	8/1/2023	9/1/2023	5/1/2024	1.13%	20	The Town of Braselton proposes to improve its water system by drilling groundwater drinking wells in order to improve reliability and reduce operating costs.
City of Baldwin	5	3593	\$3,300,000	20	10/1/2023	11/1/2023	8/1/2024	1.13%	20	The City proposes to upgrade undersized and dilapidated waterlines in the southeast section of the water service delivery area.
City of Blairsville	0	725	\$1,700,000	29	12/1/2023	1/3/2024	1/3/2025	1.13%	20	The City of Blairsville proposes to rehabilitate its existing water treatment facility, including replacement of aging components, replacement of filter media, and installing grit removal and mechanical screen.

\$201,936,755

Attachment 2  
Drinking Water State Revolving Fund  
Estimated Disbursement Schedule

PROJECT	LOAN AMOUNT	NOTICE TO PROCEED DATE	CONSTR. START DATE	TARGET COMPL. DATE	1st Qtr 7/22-9/22	2nd Qtr 10/22-12/22	3rd Qtr 1/23-3/23	4th Qtr 4/23-6/23	1st Qtr 7/23-9/23	2nd Qtr 10/23-12/23	3rd Qtr 1/24-3/24	4th Qtr 4/24-6/24	TOTAL DISBURS.
Lone Oak	\$60,000	9/1/2022	10/1/2022	12/1/2023	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000			\$ 60,000
City of Adel	\$400,000	2/1/2023	3/1/2023	1/1/2024			\$50,000	\$100,000	\$100,000	\$145,000	\$5,000		\$ 400,000
City of Lumpkin	\$378,000	9/1/2022	10/1/2022	1/1/2024	\$50,000	\$75,000	\$75,000	\$50,000	\$50,000	\$75,000	\$3,000		\$ 378,000
Georgetown Quitman Water & Sewer Authority	\$767,000	11/1/2022	12/1/2022	1/1/2024		\$100,000	\$100,000	\$150,000	\$200,000	\$200,000	\$17,000		\$ 767,000
City of Waycross	\$3,000,000	10/1/2022	11/1/2022	11/1/2023		\$500,000	\$500,000	\$1,000,000	\$500,000	\$500,000			\$ 3,000,000
City of Blakely	\$1,680,000	10/1/2022	12/1/2022	12/1/2023		\$350,000	\$500,000	\$300,000	\$350,000	\$180,000			\$ 1,680,000
City of Oxford	\$500,000	9/1/2022	12/1/2022	1/1/2024	\$25,000	\$50,000	\$100,000	\$100,000	\$100,000	\$100,000	\$25,000		\$ 500,000
City of Ludowici	\$900,000	11/1/2022	12/1/2022	12/1/2023		\$100,000	\$200,000	\$300,000	\$200,000	\$100,000			\$ 900,000
City of Toccoa	\$500,000	10/1/2022	2/1/2023	2/1/2024		\$75,000	\$100,000	\$100,000	\$100,000	\$100,000	\$25,000		\$ 500,000
City of Monticello	\$500,000	10/1/2022	2/1/2023	2/1/2024		\$75,000	\$150,000	\$100,000	\$75,000	\$50,000	\$50,000		\$ 500,000
Coosa Water Authority	\$3,830,000	3/1/2023	4/1/2023	7/1/2026			\$500,000	\$750,000	\$350,000	\$400,000	\$500,000	\$400,000	\$ 2,900,000
City of Cornelia	\$500,000	10/1/2022	2/1/2023	1/1/2024		\$50,000	\$100,000	\$100,000	\$150,000	\$50,000	\$50,000		\$ 500,000
City of Winder	\$500,000	10/1/2022	2/1/2023	2/1/2024		\$75,000	\$75,000	\$150,000	\$100,000	\$25,000	\$75,000		\$ 500,000
Oconee County	\$500,000	9/1/2022	2/1/2023	1/1/2024	\$25,000	\$100,000	\$100,000	\$75,000	\$75,000	\$75,000	\$50,000		\$ 500,000
Rabun County Water and Sewer Authority	\$1,800,000	12/1/2022	1/1/2023	1/1/2024		\$100,000	\$500,000	\$350,000	\$350,000	\$300,000	\$200,000		\$ 1,800,000
City of Bowdon	\$2,180,000	2/1/2023	4/1/2023	1/1/2024			\$120,000	\$500,000	\$700,000	\$650,000	\$210,000		\$ 2,180,000
City of Dillard	\$1,750,000	8/1/2023	9/1/2023	5/1/2024					\$300,000	\$750,000	\$450,000	\$250,000	\$ 1,750,000
City of Baldwin	\$4,400,000	12/1/2023	2/1/2024	2/1/2026						\$350,000	\$400,000	\$1,000,000	\$ 1,750,000
City of Blue Ridge	\$350,000	1/1/2023	2/1/2023	11/1/2023			\$75,000	\$100,000	\$150,000	\$25,000			\$ 350,000
City of Douglas	\$2,000,000	9/1/2022	10/1/2022	2/1/2024		\$250,000	\$500,000	\$500,000	\$300,000	\$200,000	\$250,000		\$ 2,000,000
<b>TOTAL</b>	<b>\$ 26,495,000</b>				<b>\$ 110,000</b>	<b>\$ 1,910,000</b>	<b>\$ 3,180,000</b>	<b>\$ 4,135,000</b>	<b>\$ 4,160,000</b>	<b>\$ 4,285,000</b>	<b>\$ 2,310,000</b>	<b>\$ 400,000</b>	<b>\$ 22,915,000</b>

**Attachment 3 - ASAP DWSRF Payment Schedule  
Drinking Water State Revolving Fund**

<b>Attachment 3 ASAP Payment Schedule Drinking Water State Revolving Fund</b>			
<b>Payment No.</b>	<b>Federal Fiscal Year</b>		<b>Amount (\$)</b>
	<b>Quarter</b>	<b>Date</b>	
1	3 <sup>rd</sup>	7/2022 - 9/2022	\$0
2	4 <sup>th</sup>	10/2022 - 12/2022	\$16,513,000
3	1 <sup>st</sup>	1/2023 - 3/2023	\$0
4	2 <sup>nd</sup>	4/2023 - 6/2023	\$0
5	3 <sup>rd</sup>	7/2023 - 9/2023	\$0
6	4 <sup>th</sup>	10/2023 - 12/2023	\$0
7	1 <sup>st</sup>	1/2024 - 3/2024	\$0
8	2 <sup>nd</sup>	4/2024 - 6/2024	\$0
<b>TOTAL</b>			<b>\$16,513,000</b>

**Attachment 4 - Estimated Sources and Uses  
GEFA  
Drinking Water State Revolving Fund**

<b>Attachment 4 Drinking Water State Revolving Fund (DWSRF) Sources and Uses Administered By Georgia Environmental Finance Authority State Fiscal Year July 1, 2022 - June 30, 2023</b>					
<b>Sources &amp; Uses</b>	<b>Federal Contribution</b>	<b>State Contribution</b>	<b>DWSRF Origination Fees</b>	<b>DWSRF Fund</b>	<b>Total</b>
<b>Funding Sources</b>					
Loan Repayments (P&I)				75,000,000	75,000,000
Investment Income				90,000	90,000
Origination Fees			639,480		639,480
Banked Setasides*	7,000,000				7,000,000
FFY 2022 Capitalization Grant	12,054,490	3,302,600			15,357,090
<b>Total Funding Sources</b>	<b>\$19,054,490</b>	<b>\$3,302,600</b>	<b>\$639,480</b>	<b>\$75,090,000</b>	<b>\$98,086,570</b>
<b>Funding Uses</b>					
Project Disbursements	11,393,970	3,302,600		75,090,000	89,786,570
Setasides Spending	7,000,000				7,000,000
FFY 2022 Administration	660,520		639,480		1,300,000
<b>Total Funding Uses</b>	<b>\$ 19,054,490</b>	<b>\$ 3,302,600</b>	<b>\$639,480</b>	<b>\$31,927,640</b>	<b>\$98,086,570</b>

\* Banked setasides represent amounts from the prior years' grants that will be available for spending on a first-in, first-out approach. Match is anticipated to be satisfied by state general obligation bonds.

## Attachment 5 - DWSRF 2 Percent, 4 Percent, 10 Percent, and 15 Percent Set-Aside Work Plan

The Safe Drinking Water Act (SDWA) Amendments of 1996 include a section authorizing states to provide funding for certain non-project activities called set-asides. States are required to describe, in their Intended Use Plans (IUP) the amount of funds that they will use for these activities. If a state does not expend all its set-asides, the state may transfer the monies to the DWSRF project account.

### **4 Percent Administration (2022 - \$660,520)**

<b>Set-Aside Activity</b>	<b>Activity</b>	<b>Cost</b>	<b>Comments</b>
DWSRF 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 Impact (NONSI) and Categorical Exclusions (CE); construction management; MBE/WBE requirements; project inspections; assistance with the National Information Management System (NIMS); and administration of EPD's set-aside activities all programmatic, financial, and legal aspects of making loans with DWSRF funds.	EPD Contract: \$352,911  GEFA administration: \$307,609	Unused funds may accrue and be used to administer the DWSRF program in future years.
	<b>Total</b>	<b>\$660,520</b>	

### **2 Percent Small System Technical Assistance (2022 - \$330,260)**

<b>Set-Aside Activity</b>	<b>Activity</b>	<b>Cost</b>	<b>Comments</b>
Small System Technical Assistance	Georgia Rural Water Association (GRWA): technical assistance field visits to governmentally owned and non-governmentally owned public water systems, perform visits during the contract period to provide Synthetic Organic Compound sampling assistance.  Assistance to provide statewide technical support to small systems.	GRWA Contract: \$330,260	A contract will be signed for FY2022.
	<b>Total</b>	<b>\$330,260</b>	

**10 Assistance to State Programs (2022 - \$1,651,300)**

<b>Set-Aside Activity</b>	<b>Activity</b>	<b>Cost</b>	<b>Comments</b>
Assistance to State Programs	See Attachment 6	EPD Contract: \$1,651,300	Unused funds may accrue and be used to administer the DWSRF program in future years.
	<b>Total</b>	<b>\$1,651,300</b>	

**15 Percent Small System Technical Assistance (2022 - \$2,476,950)**

<b>Set-Aside Activity</b>	<b>Activity</b>	<b>Cost</b>	<b>Comments</b>
Technical Assistance and Financial Assistance	See Attachment 6	EPD Contract: \$2,476,950	Unused funds may accrue and be used to administer the DWSRF program in future years.
	<b>Total</b>	<b>\$2,476,950</b>	

**GEORGIA ENVIRONMENTAL FINANCE AUTHORITY**  
**DRINKING WATER STATE REVOLVING FUND**  
**Assistance to State Programs (10%)**  
**Intended Use Plan (IUP) and Workplan for FY2022 Cap Grant**  
**August 2022**

The Safe Drinking Water Act (SDWA) Amendments of 1996 authorize states to provide funding for certain non-project activities, called Set-Asides, provided that the amount of that funding does not exceed certain ceilings. States are required to describe in their Intended Use Plans (IUP) the amount of funds that they will use for these activities. A separate account must be set up to accept these funds.

States are allowed to use up to **10%** of its capitalization grant to provide funding for certain activities that provide "**Assistance to State Programs.**" These activities include: administration of the Public Water System Supervision Program (PWSS); administration and provision of technical assistance through source water assessment programs; implementation of capacity development strategy; cross-connection control device tester certification program and water conservation and efficiency and continued state wide water planning; and implementation of the Environmental Protection Division's (EPD) Crypto Strategy. States are not required to use the entire 10% for these activities in any one year and are allowed to bank the excess balance and use it for the same activities in later years.

Table 1 provides a summary of the activities to be funded under the FFY 2022 10% set-aside category. The State primacy agency, the Georgia Department of Natural Resources Environmental Protection Division (EPD), is the agency responsible for the development and implementation of these set-aside activities as specified in the existing "Interagency Agreement for Establishment of Drinking Water State Revolving Fund Agreement for Provision of Operating Funds, Financial Services and Project Management Services" between the Georgia Environmental Finance Authority (GEFA) and EPD.

As allowed under Section 1452(g)(2) of the SDWA, Georgia will set-aside **\$1,651,300 (10.0%)** of the capitalization grant in order to accomplish the activities outlined in the work plan (Table 1).

10% 2022 DWSRF Set-aside State Match Determination

10% Set-aside for 2022	\$1,651,300
50% of 10% 2022 Set-aside	\$1,296,550
1993 PWSS Grant	\$1,199,900
1993 Actual State Match PWSS (perpetual amount)	\$1,065,946
<b>Credit match</b> for the 10% Set-aside from the 1993 State PWSS	\$1,065,946
<b>Cash match</b> for the 10% Set-aside from the Drinking Water Contract Fee System	\$585,354
<b>Total Available Matching Funds</b>	<b>\$1,651,300</b>

Object Class Categories:	<b>Capacity Development 10% (DWSRF 2022)</b>					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Environmental Engineer 3	Goal 1,2,3,4,5	WPB DW	2	101,800	0.50	101,800
Environmental Specialist	Goal 1,2,3,4,5	WPB DW	5	73,643	0.50	184,107
Env. Spec. Part-Time	Goal 1,2,3,4,5	WPB DW	1	44,263	0.50	22,131
Env Engineer 1	Goal 1,2,3,4,6	WPB DW	3	78,864	0.50	118,296
Mgr1, Env Protection	Goal 1,2,3,4,6	WPB DW	1	111,652	0.50	55,826
<b>Personnel Services Category Totals:</b>						<b>482,161</b>
Equipment:	Description	Work Plan Designator	Program & Unit	Total Cost		
Office	Miscellaneous Office	Goal 1,2,3,4,5	WPB DW	1,500		
<b>Equipment Totals:</b>						<b>1,500</b>
Supplies: List by groups, as appropriate:	Description	Work Plan Designator	Program & Unit	Total Cost		
Laboratory to maintain primacy	Equipment/Rents/Utilities to maintain DW primacy portion of lab due to increased base cost for the new facility	Goal 1,6,8	WPB DW, PCB	35,688		
<b>Supplies Total:</b>						<b>35,688</b>
Contractual:	Description	Work Plan Designator	Program & Unit	Total Cost		
GAWP	CCR Training, TA and other Communications (1 year)	Goal 1,2,7	WPB DW	75,000		
<b>Contractual Total:</b>						<b>75,000</b>
<b>Total Cost</b>						<b>594,349</b>
Percent Total of Set-aside	4.32%					

	TABLE 1	10 Percent Set-Aside - Assistance to State	Programs (FFY2022-\$1,615,300)			
Set-Aside Activity	Funding (\$, %)	Goals and Objectives	Outputs/Deliverables	Evaluating Success	Agency Responsibilities	Schedule
Capacity Development	\$594,349	<p>In order to continue the ability of Public Water Systems (PWS) to meet the requirements of the Federal Safe Drinking Water Act, and to avoid the withholding of a percentage of Georgia's DWSRF allotments, EPD will:</p> <ol style="list-style-type: none"> <li>1. Continue to implement strategies and/or enhance existing strategies to ensure that all PWS's, especially all community</li> </ol>	<ol style="list-style-type: none"> <li>1. Annually submit a written report to EPA that documents Georgia's implementation of national primary drinking water regulations.</li> <li>2. Annually submit a written report to EPA that documents Georgia is</li> </ol>	<ol style="list-style-type: none"> <li>1. Meet all deadlines and milestones in accordance with EPA implementation and compliance schedules based on federal regulations, including LT2ESWTR, Stage 2 DBPR, GWR and RTCR..</li> </ol>	<p>EPD's Watershed Protection Branch (WPB) is the lead branch for ensuring the development and implementation of</p>	<p>All activities are ongoing and will continue through the life of the grant. Work covered by this funding has and will</p>
	3.60%					
	of FFY22 Base CAP Grant	<p>water systems (CWS) and non-transient non-community water systems (NTNCWS), reliably provide safe drinking water in accordance with all current and future applicable State and Federal Safe Drinking Water Regulations. (Increased compliance determinations and technical assistance will be required due to new EPA regulations: LT2ESWTR, Stage 2 DBPR, GWR and RTCR.);</p> <ol style="list-style-type: none"> <li>2. Solicit and consider public comment in the development of any new capacity development strategies;</li> <li>3. Implement new and enhance the implementation of existing capacity development activities;</li> <li>4. Continue to assess flow conditions, additional or alternate metrics, and/or impacts of flow alteration at selected locations to support accurate surface water availability;</li> <li>5. Refine resource models and monitoring to estimate the capacities of Georgia's surface and groundwater for water supply;</li> <li>6. Assist systems to improve technical, managerial and financial capacity as part of EPD's approved capacity development strategy, plan review, and adherence to the "Minimum Standards for Public Water Systems" documentation. PWS will be required to make physical facility and treatment process improvements to comply with existing and new regulations (LT2ESWTR, Stage 2 DBPR, GWR and RTCR);</li> <li>7. Improve capacity development implementation by providing CCR assistance, communication and technical assistance as well as training; and</li> <li>8. Continue to operate the primacy PWSS portion of the EPD laboratory. (Increased cost is distributed between all users of the laboratory throughout the Division.)</li> </ol>	<ol style="list-style-type: none"> <li>implementing a strategy that identifies PWS's most in need of improved capacity, and assists these PWS's in obtaining and maintaining technical, managerial and financial capacity.</li> <li>3. Implement and update Georgia's capacity development strategy.</li> <li>4. Tri-annually submit a report to the Governor on the Efficacy of Georgia's Capacity Development Strategy addressing the technical, financial and managerial capacity of Georgia's PWS.</li> <li>5. Continuously populate and enhance the comprehensive data and information management system, including instream flow and source water quality data for protecting public water supply sources in Georgia.</li> <li>6. Continuously collect flow and data from surface waters for evaluating impact to and protecting public water supplies.</li> <li>7. Maintain operations of the PWSS portion of the EPD laboratory.</li> </ol>	<ol style="list-style-type: none"> <li>2. Receive EPA approval of Georgia's capacity development reports without withholding any DWSRF funds.</li> <li>3. Improved level of compliance with the State and Federal Safe Drinking Water Act Rules and Regulations through the implementation of Georgia's capacity development strategies.</li> <li>4. Increased level of CCR compliance, especially initial compliance levels.</li> <li>5. Increased compliance rate in the submittal of CCR's.</li> <li>6. Increased knowledge and improved preparation in Public water system owners and operators in complying with and implementing federal and state requirements.</li> <li>7. Documented implementation of best management practices to protect water supply sources in Georgia.</li> <li>8. Utilize recommendations in water supply plans to provide a sustainable, reliable and safe supply of water for all users in Georgia.</li> <li>9. Maintained operations of the PWSS portion of the EPD laboratory.</li> </ol>	<p>adequate capacity development strategies. Stakeholder/public input is solicited during the development of these strategies and is a key responsibility of the WPB. WPB is responsible for the development and administration of the contract with GAWP. EPD District Offices and the EPD Laboratory will provide input in the development and implementation of these strategies.</p>	<p>continue to increase due to the new drinking water regulations LT2ESWTR, Stage 2 DBPR, GWR and the RTCR.</p>

Object Class Categories:	<b>EPD PFAS and Crypto Strategy 10% (DWSRF 2022)</b>					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Environmental Engineer	Goal 1,3,5	WPB DW	1	97,177	0.50	48,588
Environmental Specialist	Goal 1,3,5	WPB DW	1	68,107	0.50	34,054
Laboratory Scientist	Goal 1,2,3,4,6,7	PCB Lab	1	65,697	0.50	32,848
<b>Personnel Services Category Totals:</b>						<b>115,490</b>
Equipment:	Description	Work Plan Designator	Program & Unit	Total Cost		
Equipment:	Equipment for PFAS and Cryptosporidium	Goal 1,3,5	EPD Lab	189,796		
<b>Equipment Totals:</b>						<b>189,796</b>
Supplies: List by groups, as appropriate:	Description	Work Plan Designator	Program & Unit	Total Cost		
Laboratory	Supplies for PFAS and Cryptosporidium testing	Goal 1,2,3,4,6,7	EPD Laboratory	63,032		
Laboratory to Maintain Primacy	Supplies/Rent/Utilities to maintain Drinking Water Primacy			300,408		
<b>Supplies Totals:</b>						<b>363,440</b>
Contractual:	Description	Work Plan Designator	Program & Unit	Total Cost		
<b>Contractual Total:</b>						
<b>Total Cost</b>						<b>668,726</b>
Percent Total of Set-aside	3.03%					

	<b>TABLE 1</b>	<b>10 Percent Set-Aside - Assistance to State Programs (FFY2022-\$1,651,300)</b>				
<b>Set-Aside Activity</b>	<b>Funding (\$, %)</b>	<b>Goals and Objectives</b>	<b>Outputs/Deliverables</b>	<b>Evaluating Success</b>	<b>Agency Responsibilities</b>	<b>Schedule</b>
<b>Crypto AND PFAS Strategy</b>	<b>\$668,726</b>	Continue to implement EPD's Crypto Strategy for sources in Bin 2 and assess PFAS in drinking water	1. Monitor selected PWS's for <i>Cryptosporidium</i> under SWAP,	1. Through quarterly monitoring of THMs and HAAs, many	EPD's Watershed Protection Branch, Drinking Water Program	All activities are ongoing and will
Implementation and update of	<b>4.05%</b>	1. Analyzing samples for <i>Cryptosporidium</i> in conjunction with EPD's SWAP (Source Water Assessment Plan) implementation plan to determine <i>Cryptosporidium</i> concentration in the source water for sources that were identified as Bin 2 or higher during the third round of Crypto sampling.	2. Provide technical assistance to PWS. provide technical assistance to surface water systems serving more than 10,000 populations concerning Stage 1, DBPR and IESWTR.	to develop a disinfection profile and benchmark.	is the lead entity coordinating the implementation of the Crypto and PFAS	continue through the life of the grant.
EPD's strategic plan for addressing the threat of a waterborne disease outbreak, including cryptosporidiosis, in Georgia's Public Water Systems (PWS) and assess PFAS Concentration in drinking water sources across Georgia	<b>of FFY22 Base CAP Grant</b>	2. Assisting affected public water systems with compliance with the Stage 1, DBPR and the IESWTR; LT2ESWTR and Stage 2 DBPR for surface water systems. 3. EPD Protozoan Laboratory continues proficiency and EPA approval for analysis of <i>Cryptosporidium</i> and <i>Giardia</i> by methods 1622 and 1623. 4. Performing Microscopic Particulate Analysis (MPA) for groundwater sources suspected to be under the direct influence of surface water. 5. Sample and Analyze for PFAS for drinking water sources both surface water and ground water across Georgia.	3. Monitor and provide technical assistance to small surface water systems quarterly for THMs and HAAs (trihalomethanes and haloacetic acids) and monthly for TOC (total organic carbon) in accordance with the Stage 1, DBPR. 4. Monitor and provide technical assistance to PWS with LT2ESWTR and Stage 2 DBPR. 5. Maintain operation of the PWSS primacy portion of the EPD laboratory. 6. Results of PFAS sampling will be plotted and available for public review	2. Large surface water system compliance rates with the requirements of the IESWTR and Stage 2 DBPR are high. 3. The public's awareness about what PWSs are doing to address DBPs and microbial pathogens is increased. 4. EPD Laboratory proficiency with methods 1622 and 1623 and maintained EPA approval. 5. Maintained operation of PWSS primacy portion of EPD laboratory. 6. All groundwater sources determined to be under the direct influence of surface water installs treatment required under the surface water treatment regulations. 7. Dissemination of the PFAS sampling result and inform public of PFAS, sources of PFAS and the results of sampling in Georgia.	1. Strategy, implementing and enforcing the IESWTR and Stage 1 & 2 DBPR. It is also the lead on developing draft implementation strategies for other microbial and disinfection by-products rules. EPD's environmental laboratory provides services for the IESWTR, LT1ESWTR, LT2ESWTR and Stage 1&2 DBPR, including the operation of EPD's Protozoan Laboratory. EPD District offices assist in implementation of microbial and disinfection by-products rules. 2. EPD Lab will acquire needed equipment and train personnel for analyzing PFAS.	

Object Class Categories:	Information Management 10% (DWSRF 2022)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
<b>Personnel Services:</b>						
	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Env Specialist 4	Goal 1,2,3,45,6	WPB DW	1	86,138	0.50	43,069
MG1: Env Health/Protection	Goal 1,2,3,45,6	WPB-DW	1	124,472	0.50	62,236
PS: Business Analyst	Goal 1,2,3,45,6	WPB DW	1	96,305	0.50	48,153
PS:Systems Admin	Goal 1,2,3,45,6	WPB DW	1	126,162	0.50	63,081
<b>Personnel Services Category Totals:</b>						<b>216,539</b>
<b>Equipment:</b>						
	Description	Work Plan Designator	Program/Unit	Total Cost		
Licenses	Annual GIS software licenses and software for Laboratory LIMs annual maintenance and upgrades	Goal (all)	WPB DW	30,000		
Equipment	Repair/maintenance	Goal (all)	WPB DW	1,000		
<b>Equipment Totals:</b>						<b>31,000</b>
<b>Supplies: List by groups, as appropriate:</b>						
	Description	Work Plan Designator	Program/Unit	Total Cost		
Software, plotter supplies	Software upgrades, paper, ink, print heads, etc.	Goal (all)	WPB DW	1,000		
<b>Supplies Total:</b>						<b>1,000</b>
<b>Contractual:</b>						
	Description	Work Plan Designator	Program/Unit	Total Cost		
SDWIS/State	Continue to upgrade to modules attached to SDWIS/State that are impacted by the upgrade to web release of SDWIS/State	Goal (all)	WPB DW	45,000		
<b>Contractual Total:</b>						<b>45,000</b>
<b>Total Cost</b>						<b>293,539</b>
Percent Total of Set-aside	1.97%					

	<b>TABLE 1</b>	<b>10 Percent Set-Aside - Assistance to Programs (FFY2022-\$1,651,300)</b>				
<b>Set-Aside Activity</b>	<b>Funding (\$, %)</b>	<b>Goals and Objectives</b>	<b>Outputs/Deliverables</b>	<b>Evaluating Success</b>	<b>Agency Responsibilities</b>	<b>Schedule</b>
<b>Information Management</b>	<b>\$293,539</b>	1. Improve tracking and reporting of PWS data associated with the current and new regulations (LT1ESWTR, Stage 1 DBPR, LT2ESWTR, Stage 2	1. Improve tracking and reporting of PWS data, especially laboratory data, field visits data and monthly operating	1. Improved data accuracy through data verification and EPA data audits.	EPD's Watershed Protection Branch will be responsible for the development and	All activities are ongoing and will continue through the
	<b>1.78%</b>					
	<b>of FFY22 Base CAP Grant</b>	DBPR, Radionuclides and GWR), especially laboratory data through improvements to existing data entry activities including electronic reporting from laboratories and PWS monthly operating reports. 2. Track Consumer Confidence Reports (CCR) as required by Federal Regulations. 3. Maintain an automated sample schedule for PWS's Safe Drinking Water Act monitoring requirements as recommended by EPA Region 4. 4. Upgrade to the web-based version of SDWIS/State for use by the District offices and develop and train District associates in the use of the drinking water information management system, including Lab-to-State reporting. 5. Issue contracts as needed for improving the drinking water information management system, linking other Division information systems to new web-based SDWIS/State and continue improving the Drinking Water Programs data flow and data quality. 6. Work to implement 100% implementation of SDWIS/State 3.1, including monitoring schedules and compliance determinations.	reports data based on EPA Data Audits and new tracking and reporting requirements for documenting field visit significant deficiencies. 2. Automate compliance determinations as modules are activated in SDWIS/State and modules completed that are developed under the programming contracts. 3. Tracking of PWS compliance with the CCR. 4. Improve field visit data in SDWIS/State as the information management system is made available in the District offices. 5. At the completion of each program module developed under programming contracts, implement the module. 6. The modules will include MOR data extraction, MOR compliance determinations, laboratory certification database, radionuclide database link to SDWIS/State, sanitary survey automation using PDA's, electronic reporting by outside laboratories and data exchange system, linking to EPD data system, etc. 7. With assistance from an EPA contractor, continue the upgrade and migration of data into the SDWIS/State web release 3.1, implement the data system and Drinking Water Watch and Lab-to-state reporting modules.	2. Improved compliance by PWSs through more timely actions by EPD to ensure compliance. 3. Improved field visit data by having all the field inspectors enter the data directly into SDWIS/State after implementing the web based SDWIS/State software. Associates in the District/Regional offices trained in the use of SDWIS/State and are entering data. 4. Improved compliance determinations based on new MOR reporting compliance module. 5. Improved data quality based on electronic reporting of outside laboratory data. 6. Improved field visit data reporting based on SDWIS/State and the electronic sanitary survey project module. 7. New version of SDWIS/State operational and accessible by the EPD District offices.	administration of this activity with assistance from the DNR Program Support Division.	life of the grant. Work covered by this funding has expanded to accommodate new tracking and reporting requirements based on new federal and state drinking water regulations. EPD to upgrade to 3.1.

Object Class Categories:	<b>Source Water Assessment 10% (DWSRF 2022)</b>					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Geologist 3	Goals 1,2,5-9	WPB-DW	1	97,758	0.50	48,879
<b>Personnel Services Category Totals:</b>						<b>48,879</b>
Equipment:	Description	Work Plan Designator	Program/Unit	Total Cost		
Misc. Equipment	Misc. Lab and Field Equipment	Goal 1,3,5	WPB DW	5,000		
<b>Equipment Totals:</b>						<b>5,000</b>
Supplies: List by groups, as appropriate:	Description	Work Plan Designator	Program/Unit	Total Cost		
Misc. Office and Field	Office and Field Supplies	Goals 1-9		2,500		
<b>Supplies Total:</b>						<b>2,500</b>
Contractual:	Description	Work Plan Designator	Program/Unit	Total Cost		
<b>Contractual Total:</b>						
<b>Total Cost</b>						<b>56,379</b>
Percent Total of Set-aside	0.41%					

	<b>TABLE 1</b>	<b>10 Percent Set-Aside - Assistance to Programs (FFY2022-\$1,651,300)</b>				
<b>Set-Aside Activity</b>	<b>Funding(\$, %)</b>	<b>Goals and Objectives</b>	<b>Outputs/Deliverables</b>	<b>Evaluating Success</b>	<b>Agency Responsibilities</b>	<b>Schedule</b>
<b>Source Water</b>	<b>\$56,379</b>	1. Oversee the implementation of Georgia's EPA-approved Source Water Assessment Program/Plan	1. Continue implementation of EPA-approved SWAP.	1. Continued implementation of GA's EPA approved SWAP	EPD, Watershed Protection Branch (WPB) is the lead EPD	All activities are ongoing and will
<b>Assessment</b>	<b>0.34%</b>	(SWAP).	2. Delineate the surface water intake	implementation plan.	Branch in the development and	continue through the
	<b>of FFY 22 Base CAP Grant</b>	2. Increase public water system and local government awareness of the need for the protection of drinking water sources. Local government is vital to the implementation of any source water protection plan. 3. Develop/update GIS coverages required by Georgia's SWAP. 4. Provide GIS support to other important activities of the Public Water System Supervision Program (PWSS). 5. Implement the new SWAP requirement under the new surface water treatment regulations. 6. Perform SWAPs on new sources of water supply and update as needed when permits to operate a public water system come up for renewal. 7. Implement and meet the USEPA performance measures and goals in SWAP. 8. Involve other EPD branches in implementing wellhead protection and SWAP. 9. Collaborate with other EPD branches to take positive steps to manage potential sources of contaminants and prevent pollutants from reaching sources of drinking water supply.	drainage areas of new sources of water supply when they are approved and placed in operation. 3. Use results of SWAP in addition to the waiver program to support chemical monitoring reform but not fund routine monitoring covered under EPA's standard monitoring framework. 4. As needed, provide technical assistance to public water systems operators and local government officials about the importance of implementing protection of source water. 5. Update GIS maps of drinking water intake locations for use in notifying downstream water systems of major wastewater spills. 6. Report SWAP performance measures to EPA. 7. Make sure other EPD programs and branches consider wellhead protection plans and SWAPs when issuing environmental permits. 8. Help insure that fewer sources of drinking water become contaminated as a result of land use activities.	2. Continuation of chemical monitoring reform based on SWAP using the waiver program. 3. Developing and implementing source water protection creates an increase in PWS and local government awareness of source water protection issues and need for protecting sources of water supply. 4. Public water systems, especially large surface water systems initiate and/or enhance watershed (i.e. source water) protection. 5. Regular use of GIS coverages by EPD as part of source water assessment and protection activities. 6. Implement a mapping tool to efficiently notify downstream drinking water intakes of wastewater spills. 7. Complete SWAP delineations for all proposed sources for CWS and NTNCWS and as permits to operate a public water system come up for renewal. 8. Meet EPA performance measures in SWAP	implementation of Georgia's SWAP. Coordinate source water activities with other branches of EPD as well as other stakeholders. Implement waiver program and ground water under the direct influence of surface water determinations. Implement WHP Program, GIS coverages, coordinate on all ground water / source water activities, and identify sources of ground water contamination impacting PWSs. Use the HUC 12 units to delineate the watershed above each surface water intake.	of the grant.

Object Class Categories:	Capacity Development 10% Water Conservation (DWSRF 2022)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Environmental Specialist	Goals 1-5	WPB DW	1	68,616	0.50	34,308
<b>Personnel Services Category Totals:</b>						<b>34,308</b>
Equipment:	Description	Work Plan Designator	Program/Unit	Total Cost		
Office Equipment/Repair	Misc. Office Equipment/Repair	Goals 1-5	WPB-DW	2,000		
<b>Equipment Totals:</b>						<b>2,000</b>
Supplies: List by groups, as appropriate:	Description	Work Plan Designator	Program/Unit	Total Cost		
Office Supplies	Misc. Office Supplies	Goal 1-5	WPB-DW	2000		
<b>Supplies Total:</b>						<b>2,000</b>
Contractual:	Description	Work Plan Designator	Program/Unit	Total Cost		
<b>Contractual Total:</b>						<b>0</b>
<b>Total Cost</b>						<b>38,308</b>
Percent Total of Set-aside	0.28%					

	<b>TABLE 1</b>	<b>10 Percent Set-Aside - Assistance to Programs (FFY2022-\$1,651,300)</b>				
<b>Set-Aside Activity</b>	<b>Funding(\$, %)</b>	<b>Goals and Objectives</b>	<b>Outputs/Deliverables</b>	<b>Evaluating Success</b>	<b>Agency Responsibilities</b>	<b>Schedule</b>
<b>Water Conservation</b>	<b>\$38,308</b>	In order to improve the ability of PWS's to meet the requirements of the Federal Safe Drinking Water Act,	Through the effort of water conservation and efficiency:	The ultimate measure of the success of this effort is the	The Georgia Environmental Protection Division is the	All activities are ongoing and will
<b>and Water</b>	<b>0.23%</b>	and to avoid water supply capacity problems, EPD	1. PWS's become more aware of the	extent to which Georgia	agency responsible for the work	continue through the
<b>Efficiency to Maintain Capacity</b>	<b>of FFY22 Base CAP Grant</b>	will: 1. Implement new strategies and/or enhance existing strategies to assist all PWS's, especially all community water systems (CWS) and non-transient non-community water systems (NTNCWS), in implementing water conservation and efficiency measures to help them reliably provide safe drinking water and prolong the capacity of their sources of water supply; 2. Implement new and enhance the implementation of existing capacity development activities; 3. Assist PWSs in the Development of water efficiency plans; 4. Provide technical assistance (e.g., water audits, leak detection, and rate structure systems to conserve water and other training and outreach programs, Implementation of drought monitoring, development and implementation of incentive programs or public education programs, development and implementation of ordinances or regulations to conserve water); and 5. Develop and distribute information guides and materials.	benefits of water conservation and efficiency in the long-term management of their water supply, infrastructure and financial capacity; 2. PWS's implement water conservation and efficiency programs; 3. Water conservation and efficiency are linked with the implementation of the Statewide Water Plan resulting in a sustainable, reliable, and safe supply of water for all users of public water systems in Georgia; 4. Georgia develops and/or updates water conservation and efficiency implementation plan(s), guidance documents, and technical assistance training programs; and 5. Public water systems attend training and/or receive technical assistance in implementing water conservation and efficiency.	implements water conservation and efficiency in helping to extend the sustainability and reliability of Georgia's public water systems. In concert with the implementation of the Statewide Water Plan, water conservation and efficiency become part of the daily operation and maintenance of public water systems in Georgia enhancing technical, managerial and financial capacity.	to be completed.	life of the grant.

**GEORGIA ENVIRONMENTAL FINANCE AUTHORITY**  
**DRINKING WATER STATE REVOLVING FUND**  
**Local Assistance and Other State Programs (15%)**  
**Intended Use Plan (IUP) and Workplan for FY 2022 CAP Grant**  
**August 2022**

The Safe Drinking Water Act (SDWA) Amendments of 1996 authorize states to provide funding for certain non-project activities, called Set-Asides, provided that the amount of that funding does not exceed certain ceilings. States are required to describe in their Intended Use Plans the amount of funds that they will use for these activities. A separate account must be set up to accept these funds.

States may provide assistance, including technical and financial assistance, to public water systems as part of a capacity development strategy under Section 1420 (c) of the Act. States may also use the **15% set-aside** to support the establishment and implementation of wellhead protection programs. States may use up to 15% of the capitalization grant amount for these activities, provided not more than 10% of the capitalization grant amount is used for any one activity. EPA allows states the flexibility to describe in their set-aside workplans how the 1452(k) funds will be obligated and spent.

Table 2 provides a summary of the activities to be funded under the FFY 2022 15% set-aside category. The State primacy agency, the Georgia Department of Natural Resources, Environmental Protection Division (EPD), is the agency responsible for the development and implementation of these set-aside activities as specified in the existing "Interagency Agreement for Establishment of Drinking Water State Revolving Fund Agreement for Provision of Operating Funds, Financial Services and Project Management Services" between the Georgia Environmental Finance Authority (GEFA) and EPD.

EPD continues to work on implementing the approved Regional Water Plans. We propose to fund portions of this work under two activities under this set-aside in the areas of local assistance to small public water systems. The Capacity Development and Wellhead Protection activity goals and objectives are written similar to ensure that the overall plan has continuity, is cohesive and implementable. The Capacity Development portion of the set-aside will cover work related to small public water system technical capacity, including source water and infrastructure adequacy, and to assure the availability of high quality and reliable drinking water to the citizens of Georgia (water source and water capacity). The Wellhead Protection activity will address work involving groundwater supply assessments, yield, safety and other issues that impact wellhead protection plans for existing and potential sources of supply

As allowed under Section 1452(k) of the SDWA, Georgia will set-aside **\$2,476,950 (15.0%)** of the capitalization grant in order to accomplish the following activities in the work plan (Table 2).

Object Class Categories:	Capacity Development 15% (DWSRF 2022)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Env Engineer	Goal 1,2,3,4,6,7	Dist. Office	5	91,724	0.50	229,311
Env Comp Specialist	Goal 1,2,3,4	Dist. Office	9	66,120	0.50	297,541
MG1: Env Health/Prot	Goal 1,2,3,4	WPB	1	93,514	0.50	46,757
Comp & Lisc Tech	Goal 1,2,3,4	Dist. Office	2	66,347	0.50	66,347
Modeler	Goal 2,6,7	WPB	2	115,290	0.50	115,290
Geologist	Goal 1,2,3,4	Dist. Office	1	93,087	0.50	46,544
Environmental Eng	Goal 1,2,3,4,6	WPB DW	2	100,534	0.50	100,534
Modeler	Goal 2,6,7	WPB	1	111,920	0.50	55,960
<b>Personnel Services Category Totals:</b>						<b>958,284</b>
Equipment:	Description	Work Plan	Program/	Total Cost		
<b>Equipment Totals:</b>						
Supplies: List by groups, as	Description	Work Plan	Program/	Total Cost		
Laboratory to Maintain Primacy	Supplies/Equipment/Rents/Utilities to maintain DW primacy portion of laboratory	Goal 2,3,5	WPB	325,807		
<b>Supplies Total:</b>						<b>325,807</b>
Contractual:	Description	Work Plan	Program/	Total Cost		
GAWP - GWWI	Operator Training	Goal 1,2,4	WPB	270,000		
Contracts	One or more contracts for hydrologic studies and/or water resource assessment modeling	Goal 6,7	WPB	50,000		
<b>Contractual Total:</b>						<b>320,000</b>
<b>Total Cost</b>						<b>1,604,091</b>
Percent Total of Set-aside	9.88%					

	<b>Table 2</b>	<b>15 Percent Set-Aside - Local Assistance and Other State Programs (FFY22-\$2,476,950)</b>				
<b>Set-Aside Activity</b>	<b>Funding(\$, %)</b>	<b>Goals and Objectives</b>	<b>Outputs/Deliverables</b>	<b>Evaluating Success</b>	<b>Agency Responsibilities</b>	<b>Schedule</b>
<b>Capacity Development</b>	<b>\$1,604,091</b>	1. Continue to improve the operation of public water systems by enhancing the opportunities for	1. Contract with the Georgia Water And Wastewater Institute (GWWI) to provide an ongoing technical	1. Number of students attending training courses.	EPD's Watershed Protection Branch (WPB) is responsible	All activities are ongoing and will
<b>Strategy</b>	<b>9.71%</b>	the training of water operators and water	training program for water system operators and	2. Review the results of student	for the development and	continue through the
<b>Implementation</b>	<b>of FFY22 Base Cap Grant</b>	<p>laboratory analysts in Georgia and help operators to acquire and maintain technical, managerial and financial capacity.</p> <p>2. Through Goal 1, improve the technical, managerial and financial capacity of the public water system the operator works for and those they may provide assistance to.</p> <p>3. As part of the EPD's approved capacity development plan, use sanitary surveys, inspections and other field visits to identify improvements that need to be made technical, managerial and financial capacity of the water system based on IESWTR, LT1ESWTR, Stage 1 DBPR, LT2ESWTR, Stage 2 DBPR, radiological, new lead &amp; copper rule and Groundwater Rule.</p> <p>4. As part of the approved capacity development plan, plan review and EPD's "Minimum Standards for Public Water Systems" help systems improve their technical, managerial and financial capacity Stage 1 DBPR, Stage 2 DBPR, Radiological and GWR.</p> <p>5 Continued operation of the primacy Pubic Water System Supervision grant portion of the EPD laboratory. This cost is distributed between all users of the laboratory throughout EPD.</p> <p>6. Continue to improve water use data and incorporate the data in revised models to support safe and reliable drinking water supplies.</p> <p>7. Continue to refine water quantity models and conduct hydrologic studies to estimate the capacities of Georgia's surface and groundwater for water supply.</p>	<p>laboratory analysts using an EPD approved curriculum.</p> <p>2. Annually provide operator and laboratory analyst's technical training to approximately 1,500 students and/or 100 courses.</p> <p>3. Complete sanitary surveys on schedule and perform other field visits as necessary and notify systems of deficiencies.</p> <p>4. Complete plan reviews with timely responses.</p> <p>5. As needed, assist surface water systems in conducting CPE's (Comprehensive Performance Evaluations).</p> <p>6. Conduct approximately 550 sanitary surveys annually and increase the frequency of the inspections based on new EPA regulations.</p> <p>7. Extend contract with the Georgia Rural Water Association to continue the groundwater PWS training and technical assistance.</p> <p>8. Continue to update the surface water system MOR project to link with the SDWIS/State data system for compliance and train the operators in the use of the modified system.</p> <p>9. PWSS portion of EPD laboratory placed in full operation and available to assist in small public water system evaluation and technical assistance.</p> <p>10. Continue comprehensive data and information management systems including instream flow and source water quality data for protecting public water supply sources in Georgia.</p> <p>11. Continue to operate, maintain, and collect flow and quality data from surface waters for evaluating impact to and protecting public water supply sources in Georgia.</p>	<p>and third party course evaluations.</p> <p>3. Improved operator skills and abilities identified through data collected through the operator training program and sanitary surveys.</p> <p>4. Number of public water systems attending workshops.</p> <p>5. Review the results of workshop attendee evaluations.</p> <p>6. Number of public water systems showing improved compliance with IESWTR, LT1ESWTR, Stage 1 DBPR, LT2ESWTR, Stage 2 DBPR, radionuclides and other existing regulations.</p>	<p>administration of contracts. WPB and EPD District offices are responsible for evaluating the success of the contracts. EPD District offices will perform sanitary surveys, field visits and provide technical assistance and plans and specifications reviews for groundwater systems WPB will perform sanitary surveys, field visits; CPE's and provide technical assistance for surface water systems.</p>	<p>life of the grant. Existing GWWI contract to be renewed for 12-month period. Existing GRWA contract will be renewed for a 12 month period.</p>

Object Class Categories:	Wellhead Protection Implementation (DWSRF 2022)					
EPD Organizational Number:						
EPD Project Number:						
GEFA Account						
Form Date or Revision Date:						
Personnel Services:	Work Plan Designator	Program/Unit	Number in Position Class	Average Annual Position Cost	Work Years	Total Cost
Geologist 3	Goal 1,2,3,5	WPB	4	97,087	0.50	194,173
Env Engineer	Goal 1,2,4,5	Dist. Office	1	104,808	0.50	52,404
Comp & Lisc Tech	Goal 3,4,5,6	Dist. Office	1	64,894	0.50	32,447
MG2:Env Health/Prot	Goal 2,5,8,10	WPB	1	180,549	0.50	90,274
MG1:Env Health/Prot	Goal 2,5,8,10	WPB	1	124,137	0.50	62,068
MG1:Env Health/Prot	Goal 2,5,8,10	WPB	1	107,265	0.50	53,633
<b>Personnel Services Category Totals:</b>						<b>485,000</b>
Equipment:	Description	Work Plan Designator	Program/Unit	Total Cost		
Primacy Laboratory to maintain primacy	Equipment/Rents/Utilities to maintain DW primacy portion of lab due to increased base cost for the new facility	Goal 3,7,8,9	WPB	258,563		
Miscellaneous Equipment	Field Equipment	Goal 3,7,8,9	WPB	4,296		
<b>Equipment Totals:</b>						<b>262,859</b>
Supplies: List by groups, as appropriate:	Description	Work Plan Designator	Program/Unit	Total Cost		
Supplies	Filters, Supplies for Testing GW under direct influence of SW	Goal 3,7,8,9	WPB	5,000		
<b>Supplies Total:</b>						<b>5,000</b>
Contractual:	Description	Work Plan Designator	Program/Unit	Total Cost		
GRWA	PWS Technical Assistance	Goals 1-9	WPB	120,000		
<b>Contractual Total:</b>						<b>120,000</b>
<b>Total Cost</b>						<b>872,859</b>
Percent Total of Set-aside	5.12%					

Add 31635 to Lab Rent

	<b>Table 2</b>	<b>15 Percent Set-Aside - Local Assistance and Other State Programs (FFY22-\$3,888,600)</b>				
<b>Set-Aside Activity</b>	<b>Funding (\$, %)</b>	<b>Goals and Objectives</b>	<b>Outputs/Deliverables</b>	<b>Evaluating Success</b>	<b>Agency Responsibilities</b>	<b>Schedule</b>
<b>Wellhead Protection Implementation</b>	<b>\$872,859</b>  <b>5.29%</b>  <b>of FFY22 Base CAP Grant</b>	<p>1. As part of SWAP, continue the development of wellhead protection plans (WHPPs) for all GA municipal public water systems (PWSs).</p> <p>2. Continue the implementation of a program to delineate the source water assessment areas and make the susceptibility determinations for privately owned public water systems. Approximately 300 per year.</p> <p>3. Assist PWSs by identifying and investigating areas of ground water contamination affecting or potentially affecting PWSs.</p> <p>4. As part of construction inspections for new sources and facilities, conduct field visits, verify submitted GPS data, wellhead integrity and potential pollution sources within the inner management zone of wellhead protection areas.</p> <p>5. Assist PWS in new survey and/or assessment requirements that may be related to new regulations.</p> <p>6. Validate water facility location data.</p> <p>7. Involve other EPD branches in implementing wellhead protection and SWAPs.</p> <p>8. Work with other EPD branches to take positive steps to manage potential sources of contaminants and prevent pollutants from reaching sources of drinking water supply.</p> <p>9. Continued operation of the primacy PWSS portion of the EPD laboratory. This increased cost is distributed between all users of the laboratory throughout the Division.</p> <p>10. Continue to refine water quantity models and conduct hydrologic studies to estimate the capacities of Georgia's groundwater for water supply.</p>	<p>1. Complete WHPPs for new municipal PWSs and update existing WHPPs when permits are up for renewal.</p> <p>2. Validate submitted GPS data during construction inspections and other field visits.</p> <p>3. Development of wellhead protection plans (susceptibility determinations) including GIS coverages for privately-owned public water system sources, including source locations and locations of potential sources of contamination.</p> <p>4. Geologic and hydro-geologic investigations of areas of existing or potential ground water contamination.</p> <p>5. Update wellhead protection plans when PWS's permit to operate a public water system comes due for renewal.</p> <p>6. All new municipal GW sources require approval of an initial wellhead protection evaluation prior to starting construction.</p> <p>7. Other EPD programs and branches consider wellhead protection plans and SWAPs when issuing environmental permits.</p> <p>8. Fewer sources of drinking water become contaminated as a result of land use activities.</p> <p>9. PWSS portion of EPD laboratory placed in full operation and available to assist in small public water system source water evaluations and groundwater contamination investigations impacting small public water systems.</p> <p>10. Groundwater sources that are suspected of being under the direct influence of surface water are evaluated as needed.</p>	<p>1. PWS sources are better protected through wellhead protection activities, including site remediation and/or replacement of contaminated wells.</p> <p>2. Public drinking water aquifers are better protected through the investigation of existing or potential ground water contamination.</p> <p>3. Continuation of EPA-approved chemical monitoring reform through the waiver program for ground water systems.</p> <p>4. No new GW source of water supply will be constructed within a contaminated area.</p> <p>5. Accurate well location data for SDWIS inventory required by EPA.</p> <p>6. PWSS portion of EPD laboratory placed in full operation and available to assist in small public water system evaluation and technical assistance.</p> <p>7. Any groundwater source of water supply found under the direct influence of surface water corrects the problem or installs treatment.</p>	<p>EPD's Watershed Protection Branch (WPB) is the lead Branch in the development and implementation of GA's SWAP. Coordinate source water activities with other Branches of EPD and other stakeholders. Implement waiver program and ground water under the direct influence of surface water determinations. Implement WHP Program, update GIS coverages, coordinate on all ground water source water activities, and identify sources of ground water contamination impacting PWSs.</p> <p>EPD District offices will take more responsibility in validating GPS facilities location during construction inspections and other field visits and evaluate well head integrity and potential pollution sources within the inner management zone.</p>	<p>All Activities are ongoing and will continue through the life of the grant.</p>

## Attachment 7 - 2022 DWSRF Affordability Criteria



### Drinking Water State Revolving Fund Affordability Criteria

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GEFA's affordability criteria uses data on median household income, unemployment rate, and population trends from the U.S. Census Bureau's American Community Survey. The borrower's data is categorized in percentiles. GEFA will award principal forgiveness to Georgia's most disadvantaged communities.

#### 1. Median Household Income (MHI)

State Percentiles	25th Percentile	50th Percentile	75th Percentile
MHI	\$32,699	\$42,444	\$54,555

#### 2. Unemployment Percent

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Unemployment Percent	2.0%	3.1%	4.6%

#### 3. Percentage not in the Labor Force

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage not in Labor Force	36.9%	43.5%	50.3%

#### 4. Poverty Rate

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Poverty Rate	12.3%	20.0%	27.4%

#### 5. Percentage on Social Security

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage on Social	29.2%	36.1%	43.3%

Security			
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**6. Percentage on SSI**

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage on SSI	3.9%	6.8%	10.4%

**7. Percentage with Cash Public Assistance**

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage with Cash Public Assistance	0.2%	1.3%	2.3%

**8. Percentage with SNAP**

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Percentage with SNAP	10.8%	18.8%	25.2%

**9. Age Dependency Ratio**

State Percentiles	25th Percentile	50th Percentile	75th Percentile
Age Dependency Ratio	58.6	67.4	77.3

**10. Population Trend**

The following will be the categories used for determining scoring for change in population from 2011 to 2019.

- Positive growth or no growth
- Between -0.01% to -1%
- Between -1.01% and -2%
- Greater than -2%

**Attachment 8 - Ranking Criteria for DWSRF Projects  
Georgia Environmental Finance Authority  
2022 DWSRF Call for Projects  
Project Ranking Criteria**

Projects will be rated in three categories to determine eligibility and selection for funding through the Drinking Water State Revolving Fund (DWSRF) Program.

**Drinking Water SRF**

**Drinking Water State Revolving Fund Scoring System (maximum 100 points)**

1. A/E procurement (10 points)
2. Readiness to proceed (30 points)
3. Compliance benefit (30 points)
4. Project benefits (30 points)

**DWSRF Scoring System – Detailed Breakdown**

1. **A/E Procurement (only one option can be selected)**
  - a. Developed a Request for Qualifications (RFQ) for engineering services and/or posted an RFQ for engineering services. 5 pts
  - b. Contracted with an engineering consulting firm in accordance with the qualifications - based selection (QBS) policy discussed on page 5. 10 pts
  - c. Contracted with an engineering firm for projects with construction costs less than \$1,000,000 and engineering costs less than \$100,000. 10 pts
  
2. **Readiness to Proceed (only one option can be selected)**
  - a. Project description submitted to GEFA to request a loan number. 10 pts
  - b. State Environmental Review Process (SERP) package submitted to EPD. 15 pts
  - c. SERP issued (Categorical Exclusion or Notice of No Significant Impact determination published in a letter from EPD). 20 pts
  - d. SERP approved (EPD published a final approval letter). 30 pts
  
3. **Compliance Benefits (only one option can be selected)**
  - a. Project will bring public water system into immediate compliance with Safe Drinking Water Act (if selected, explain) 20 pts
  - b. Project is needed to **fully address** deficiencies documented in an enforcement action, e.g., Notice of Violation, Consent Order, Administrative Order (provide the order number and a brief narrative on how deficiencies are fully addressed). 30 pts

**4. Project Benefits (select all that apply)**

- a. Project will provide a redundant power supply (e.g., generators with an automatic transfer switch or alternative energy sources) to prevent interruption of operations during an emergency. 5 pts
- b. Project will reduce water loss (e.g., water meters, water line replacements, valves). 5 pts
- c. New water main extensions to serve existing residents not served by a safe supply of potable water. 10 pts
- d. Project creates redundancy and system reliability (if selected, explain). 10 pts

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

## Attachment 9 - Public Meeting Summary IUP



Georgia Environmental Finance Authority  
IUP Meeting Minutes  
Atlanta, Georgia 30303  
Tuesday, June 15, 2021  
10:00 a.m.

### **Call to Order**

The meeting will be held on Tuesday, June 15, 2021, at 10:00 a.m. via conference call. In accordance with safety precautions regarding COVID-19 virus and in keeping with the Governor's Declaration of a Public Health State of Emergency, members of the public who want to participate in the public meeting must do so via conference call.

GEFA staff present at the meeting were:

Tracy Williams

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 2021 Drinking 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  
January 2021**



**GEORGIA ENVIRONMENTAL FINANCE AUTHORITY**

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**1. PURPOSE**

The Georgia Environmental Finance Authority (GEFA) provides affordable financing to local governments throughout Georgia to develop environmental infrastructure that protects public health, preserves 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,
- Georgia Reservoir Fund,
- Clean Water State Revolving Fund (CWSRF), and
- Drinking Water State Revolving Fund (DWSRF).

**3. SUB-PROGRAMS**

**Georgia Fund**

- **Emergency Loan Program** – The GEFA executive director has the authority to approve emergency loans to assist communities with financing improvements that are necessary to eliminate actual or potential public health hazards. Emergency loans are ratified at the next scheduled board meeting. The applicant must determine and document the emergency nature of the project and apply O.C.G.A. Section 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 provide financing to the following entities:
  - Local governments and instrumentalities of the state;
  - Municipal corporations;
  - County or local water, sewer, or sanitary districts;

- State or local authorities, boards, or political subdivisions created by the General Assembly or pursuant to the Constitution and laws of the state; and
- Nongovernmental entities 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. 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 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 Georgia 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 adopt and enforce O.C.G.A. Section 8-2-3 relating to the 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.

## 5. ELIGIBLE PROJECTS

GEFA's loan programs provide financing for a broad range of water, wastewater, sewer, stormwater, nonpoint source pollution prevention, land conservation, and solid waste projects. Specific project eligibility varies by program. The types of projects eligible for financing in each program and the minimum project requirements are listed below.

- **Georgia Fund** – May finance projects consistent with O.C.G.A. Section 50-23-4 to:
  - Supply, distribute, and treat water
  - Collect, treat, or dispose of sewage or solid waste
- **Georgia Reservoir Fund** – May finance projects consistent with O.C.G.A. Section 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
- **CWSRF** – 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

- **DWSRF** – 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 CWSRF or DWSRF must comply with 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, which is 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 DWSRF project and CWSRF 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 DWSRF project and CWSRF treatment works project must incorporate iron and steel products produced in the U.S. (“American Iron and Steel Requirement”).
- Each CWSRF 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 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. Section 50-23-28.
- The maximum amortization period is 40 years.

### CWSRF

- 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.

### DWSRF

- 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 40 years for communities designated as "disadvantaged" based on GEFA's affordability criteria not to exceed the useful life of the project.

## 8. INTEREST RATES

GEFA indexes its interest rates 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; however, the interest rate adjustments described below may apply.

**Federal Loans** – For CWSRF and DWSRF loans, GEFA will charge an interest rate that is 50 basis points (0.50 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 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 may receive an interest rate 50 basis points (0.50 percent) below the prevailing interest rate for the program through which it is to be funded.
- **Conservation** – Communities seeking financing for eligible energy, land, or water 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) if 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 details about the fees, refer to the Loan Servicing Fee Schedule available at [gefa.georgia.gov/loan-documents](http://gefa.georgia.gov/loan-documents).

## 10. LOAN SECURITY

GEFA requires a revenue and full-faith-and-credit pledge of each borrower and any other special loan condition GEFA may deem necessary, e.g., debt service reserve, etc.

For borrowers, such as authorities, that lack taxation powers or lack adequate taxation capacity to provide a full-faith-and-credit pledge equal to the value of the loan, the following requirements will need to be fulfilled prior to execution of loan:

- A debt service coverage ratio of 1.25x or greater
- A debt service coverage ratio of less than 1.25x, but equal to or greater than 1.05x – a reserve in the amount of one year's debt service on the proposed debt must be deposited into a separate bank account that names GEFA as the beneficiary, prohibits the borrower from withdrawing funds without GEFA's written consent, and requires the bank to submit quarterly statements of activity and account balance information directly to GEFA.
- A debt service coverage ratio of less than 1.05x – Additional security through an agreement with the authority's local government that is willing and able to provide a full-faith-and-credit pledge to back the loan.

- For nongovernmental entity borrowers, a deed to secure debt will be required.

#### **11. RELEASE OF GEFA FUNDS DURING CONSTRUCTION**

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

#### **12. LOAN EXECUTION DEADLINE**

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

#### **13. LOAN RESTRUCTURING**

Loan restructuring is the changing of 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 a minimum 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.
- Emergency or exigent circumstances beyond the control of the borrower that impose a long-term and severe financial hardship.

Under no circumstances will loan principal be forgiven.

#### **14. LOAN REFINANCING**

Loan refinancing uses loan funds to pay off an existing debt obligation, thereby satisfying the terms of the existing debt agreement and cancelling the existing obligation. GEFA will consider requests to refinance 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 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.

#### **15. 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.