

Attachment 7 - 2022 DWSRF Affordability Criteria



Drinking Water State Revolving Fund Affordability Criteria

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%

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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%