GSWCC TRAINER RECERTIFICATION MARCH 29, 2018





AGENDA

Trainer Recertification March 29, 2018

7:00-8:00	Registration – UGA Center Registration Desk				
8:15	Welcome – Mahler Hall				
8:30-9:15	NPDES Construction Stormwater General Permits Reissuance Updates; Michael Berry, EPD – Mahler Hall BMP Updates in the 2016 Manual for Erosion and Sediment Control: Ben Ruzowicz, GSWCC – Mahler Hall				
9:15-9:45	Break with Demonstration – Hill Atrium & Area Outside Hill Atrium				
_	RED GROUP	ORANGE GROUP			
10:00 - 11:00 Session 1	Trainer Information Room E	GEOS Room R			
11:00 - 12:00 Session 2	GEOS Room R	Trainer Information Room E			
12:00 – 1:00	LUNCH Hill Atrium				
1:00 – 2:00 Session 3	Organic Amendments Room YZ	Green Infrastructure Room FG			
2:00 – 3:00 Session 4	Green Infrastructure Room FG	Vendor Area Mahler Hall & Hill Atrium			
3:00 – 3:30	BREAK with Demo Hill Atrium & Area Outside Hill Atrium				
3:30 – 4:30 Session 5	Vendor Area Mahler Hall	Mitigation Management Room J			
4:30 - 4:45	CLOSING Mahler Hall				

Insert Tab Trainer Responsibilities

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Trainer Responsibilities

Trainer/Instructor Recertification Seminar
March 2018

Overview of Policies & Procedures

- Scheduling and Holding Certification and Recertification Courses
- After the Course
- Citizenship Paperwork
- Third Party or Trainer Developed Courses
- FAQ
- Trainer Audits

Scheduling a Course

The following applies to Initial Courses as well as Recertification Courses:

- The approved trainer must notify the GSWCC of the scheduled course at least 15 days prior to the date of the course
- Trainers are required to use the electronic form entitled "Notification of Scheduled Education & Certification Courses for Approved Trainers"
- The approved trainer must notify the GSWCC of the only the GSWCC of the only the GSWCC of the only the approved trainer must be provided
 - Course Name
 - Course Date
 - Maximum # of Attendees
 - Course Location
 - Contact Information

The completed form (Excel Spreadsheet) should be filled out and submitted electronically to gaswcc.certification@gaswcc.ga.gov

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Scheduling a Course

- Courses will be posted on the GSWCC website
- It is the responsibility of the trainer to check the website within 3 days of submittal of the course notification form to verify that the course has been posted
- If the course is not posted on the website, it is not in the system and exams will not be sent





During the Course

- Use approved PowerPoint presentations
- Provide course notebooks and #2 pencils
- Follow the course agenda provided in notebook
- Use "Exam Procedures" PowerPoint to ensure that all participants correctly understand how to complete the Application and Scantron forms

During the Exam

- Trainers are prohibited from:
 - -Providing answers to or discussing exam questions
 - -Reading the exam questions aloud
 - -Altering score sheets
 - -Allowing group testing

Initial Course Reminders

LOOK over exam materials turned in by course participants!

- Is DOB correct? (did they use 2018 as the year of birth?)
- Did participant bubble in an Exam Version?
- Is name listed correctly under "first" and "last" on the Scantron form
- Is the information on the application form legible? Did participant fill in full address (many people leave out City & 7in)

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Recertification Course Reminders

- Double check the Scantron Roster form before submitting to GSWCC
 - -Trainer ID
 - -Course # (found on GSWCC website)
 - -Date
 - -Student ID number must be <u>written and</u> <u>bubbled in</u> on the form.
- *Regardless of whether the trainer or the students fill out the form — DOUBLE CHECK to make sure all ID numbers are correct!!

DON'T FORGET CHANGE OF ADDRESS FORMS!!

Recertification FAQ

- Q: Can I combine a GSWCC Level 1A & GSWCC Level 1B recertification course, so that each level can attend the course?
- A: No, individuals with a Level 1A certification need to take a Level 1A recertification course AND individuals with a Level 1B certification need to take a Level 1B recertification course
- **Q**: May an individual sit through 4 hours of a certification course to receive recertification credit?
- A: No, individuals seeking recertification credit must take a recertification course. GSWCC will not award recertification credit if an individual attends a full certification course.
- Q: What recertification course does an individual with a Subcontractor
- A: There is not a recertification course for a Subcontractor certification. Individuals with a Subcontractor certification must retake the Subcontractor Awareness seminar every 3 years.

Returning Exam Packages

- Exam Packages & Class Registration List must be sent with a tracking method such as UPS/FedEx/Certified Mail USPS
- The trainer may drop off the exam package at the GSWCC office in Athens, GA
- All Exam Packages must be postmarked or delivered within 48 hours of exam

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Canceled Certification Course

- If a certification course is canceled, and the trainer has already received the exam packet, those exams must be sent back to GSWCC within 48 hours of the course being canceled
- Exams may not be held and used for another course
- If a trainer submits completed exams from a canceled course, the exams will not be scored

Canceled Recertification Course

- If a recertification course is canceled, the canceled course code cannot be used for another recertification course
- GSWCC will not accept recertification rosters from an unscheduled course

Citizenship Documentation

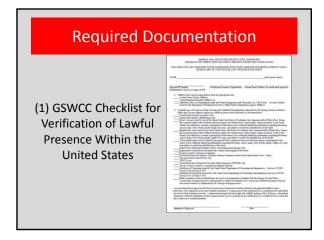
O.C.G.A. 50-36-1: Must verify the legal immigration status of any person 18 years or older who applies for state or local public benefits as defined in federal law under 8 U.S.C. Section 1621

As of July 2, 2013, U.S. citizens and legal residents only **HAVE TO SUBMIT DOCUMENTATION ONCE.** All Qualified Aliens will have to submit the documentation for each course they attend

Most participants in recertification courses have submitted documentation. However, trainers should double check the paperwork status on the GSWCC website



Citizenship Documentation All citizenship forms are available at www.gaswcc.georgia.gov under "Documents" as well as on the the Education and Certification page Trainers should have forms available if someone forgets to bring theirs Trainers should remind the applicants of the requirements when they register for the course Trainers are to collect from the applicant: — The checklist — The appropriate affidavit • Make sure the affidavit is notarized — A legible photocopy of secure and verifiable form of ID



Required	Doc	ument	ation	
(2) Affidavit -Legal U.S. Citizen -Legal Permanent Resident -Qualified Alien or Non-Immigrant under the federal Immigration & Nationality Act The affidavit must be notarized by a Notary P	The state of the signal of the	Maria Raspaga nasi par mari	Contract to differ the street of the contract to differ the street of the contract to differ the street of the contract to differ the con	ha perihita hari ini sese ad rollati brons

Required Documentation

 A legible photocopy of at least one secure and verifiable document must accompany the affidavit that is being submitted by an applicant. A "secure and verifiable document" is defined in O.C.G.A. § 50-36-2

Secure & Verifiable Documents

- Secure & Verifiable Documents include, but are not limited to:
 - -State/Government issued Drivers License, ID Card
 - Military ID
 - Passport issued by US or foreign government
 - Certificate of Citizenship or Naturalization
- The Office of the Attorney General of the State of Georgia created a catch-all in the list of Secure & Verifiable documents requiring acceptance of documents for proof of or documentation of identity if so required by federal law
- Such documents are deemed "Secure & Verifiable Documents" by the Attorney General of the State of Georgia

Third Party or Trainer Developed Courses

- GSWCC will allow a GSWCC-approved Trainer to develop a training course that may be used to satisfy continuing education requirements
- All 3rd party courses must be taught by a GSWCCapproved Trainer.
- Only the approved trainers listed on the application will be allowed to teach the course
- Applications for a 3rd party course must be completed and submitted at least 45 days prior to the commencement of the course
- All applications are processed in the order in which they are received

Third Party or Trainer Developed Courses

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- Those trainers that are interested in developing a recertification course must submit an Application for Continuing Education Course Approval
- Available at www.gaswcc.georgia.

Third Party or Trainer Developed Courses

- Applications will be evaluated on the basis of subject matter presented and time devoted to the topic(s)
- Discussions relating to all aspect of erosion and sediment control and land disturbing activities may be considered for approval of credit hours
- Examples
 - Monitoring/Sampling
 - NPDES General Permits
 - BMP Installation
 - Structural & Vegetative
 BMPs
 - ES&PC Plans
 - Site Inspections

Third Party or **Trainer Developed Courses**

- The GSWCC Education & Certification Program will
 - Review the course outline and the instructor's qualifications and assign the appropriate credit hours
 - Education credit hour(s) will be assigned on a basis of 1.0 credit per hour of actual course instruction time with a maximum of 4.0 credit hours
 - Assign a course name/code that will be specific to that course
 - Examples of topics that will <u>not</u> be considered for credit include:
 - Business Management
 Marketing Techniques
 Public Relations
 Sales Presentations

Trainer Course Audits

- Periodically GSWCC will arrive unannounced to audit a course:
 - A GSWCC representative will introduce themselves and observe the trainer and the course
 - If any violations are found, a formal report will be written. A copy will be sent to the trainer and placed in his/her trainer file.

		Third Party Instructor Audit
ute		Course
our	se Location	
etr	ector	Prodor
lumi	per of Participants:	Evaluator
1	Did the course start on t	ime?
2	Did the attendees recen	ve the appropriate course notebook?
3	Was the course notebo	ok complete? (i.e. in timber, spenda, presentations, supporting nationals)
4	Did the instructor have t	the required AV equipment? (I.e. leptop, LCD projector, microphone, etc.
5	Was the room setup cla	ssroom style? (a deuts and chars)
6	Did the instructor use to	ne presentations provided by the Commission?
7	Were all agenda topics (presented using the approved PowerPoint presentations?

Trainer Course Audits

- If the GSWCC attempts to audit a course, and the course is not being held at the specified location and the trainer did not notify the GSWCC before the course, the course will be canceled and the exams will not be accepted
- This applies to both open and closed courses

Replacement Card	Rep	laceme	ent (Card	9
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 Individuals must submit a written request for a replacement card along with a self addressed stamped envelope to:

GSWCC

4310 Lexington Rd

Athens, GA 30605

• No charge for replacements

Questions??

GSWCC Urban Program 4310 Lexington Rd. Athens, GA 30605 (706) 552-4474

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Insert Tab Getting Started in GEOS

Back of Tab





INTRODUCTION

- GEOS Georgia EPD Online System
- How to get there
- epd.georgia.gov
- "GEOS Guidance"
- What to do before creating a submittal
- Responsible Official (RO) vs Preparer
- If you are a Preparer, RO must create an account in GEOS as well
- Create your account
- "Storm Water Construction"



IMPORTANT POINTS

- ■50+ Acres
- ■Submittal ID
- 14-day Clock
- RO vs Preparer
- Track Submittals
- Edit Pending
- •If it was not submitted, it will not receive coverage
- Submittal receipt
- LIAs

ADDITIONAL FUNCTIONS

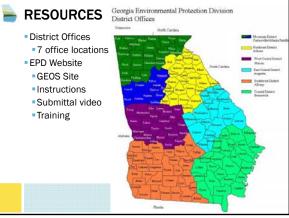
- Public Portal
- Sampling Reports
- Manage Certification
- Modify/Terminate/Reissue Coverage
- Contact EPD
- LIA Map
- Manage Consultants/Preparers
- Delete/Add/Associate to Facilities
- Older Submittals



NHAT HAPPENS NEXT

- Partial vs Complete Submittal
- GEOS Automated Emails
- Agency Review
- Location Map
- ■ES&PC Plans when applicable
- Fees when applicable

- District Offices
- 7 office locations
- EPD Website
- GEOS Site
- Instructions
- Submittal video
- Training



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Resources

Websites:

EPD Website https://epd.georgia.gov/

GEOS Log In Page https://geos.epd.georgia.gov/GA/GEOS/Public/GovEnt/Shared/Pages/Main/Login.aspx

District Offices:

Coastal District - Brunswick Office 400 Commerce Center Drive Brunswick, GA 31523-8251 (912) 264-7284

East Central District – Augusta Office 3525 Walton Way Extension Augusta, GA 30909-1821 (706) 667-4343

Mountain District - Cartersville Office P.O. Box 3250 Cartersville, GA 30120-1705 (770) 387-4900 Mountain District - Atlanta Satellite 4244 International Parkway, Suite 114 Atlanta, GA 30354-3906 (404) 362-2671

Northeast District – Athens Office 745 Gaines School Road Athens, GA 30605-3129 (706) 369-6376

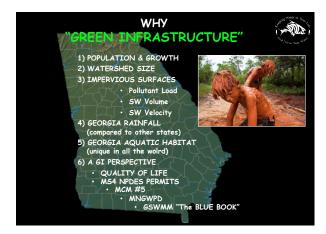
West Central District - Macon Office 2640 Shurling Drive Macon, GA 31211-3576 (478) 751-6612

Southwest District – Albany Office 2024 Newton Road Albany, GA 31701-3576 (229) 430-4144

Insert Tab Why Green Infrastructure & Why Now?

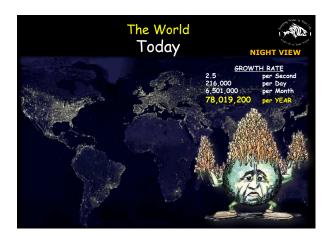
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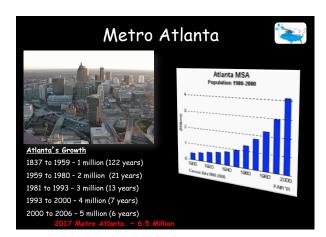












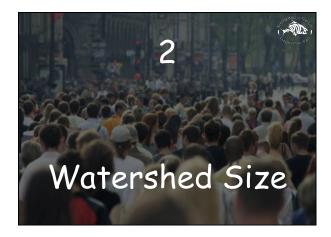




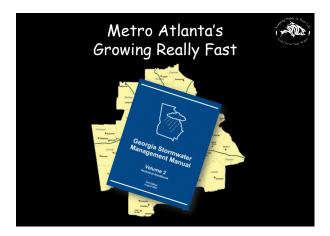






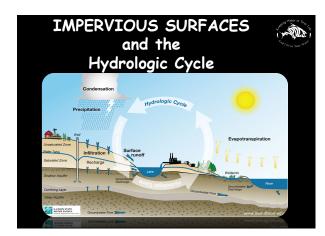






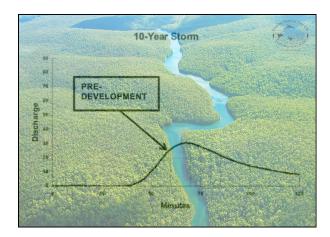


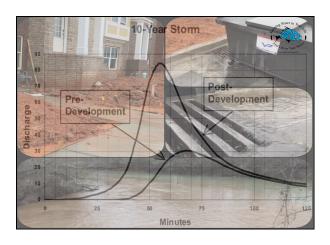










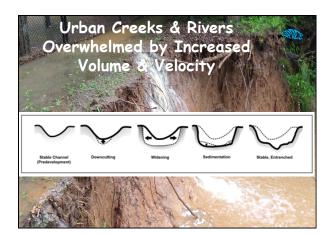






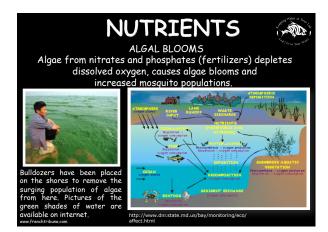








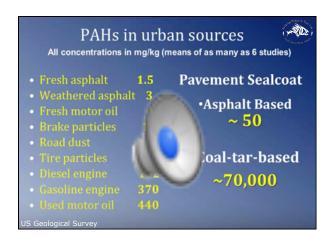






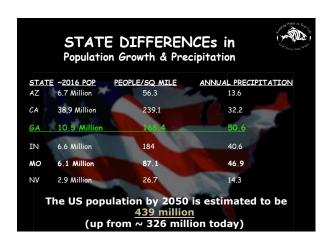








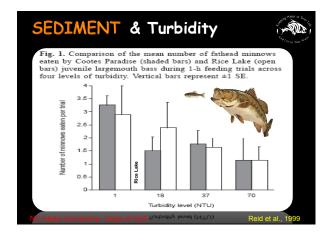


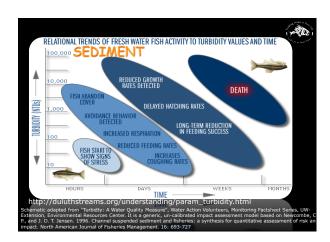




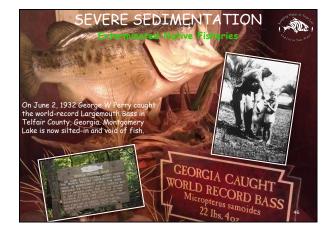




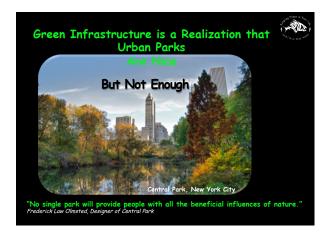


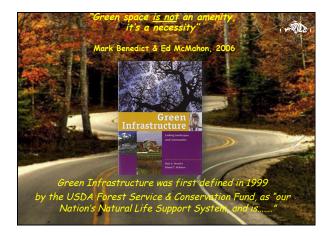




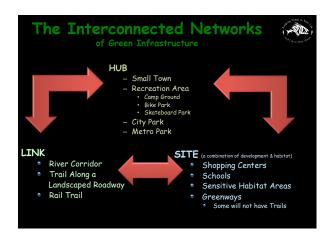


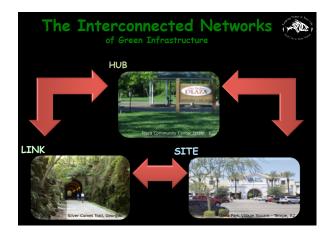


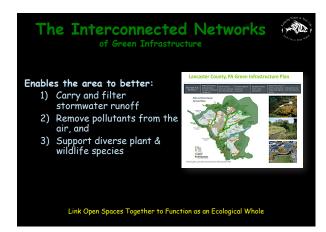




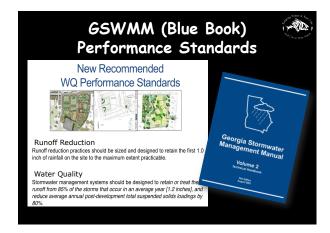




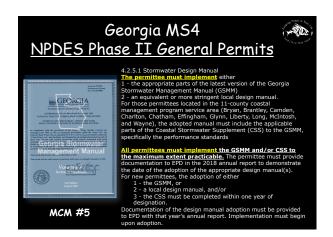






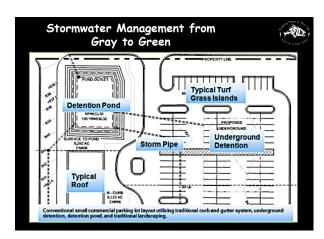






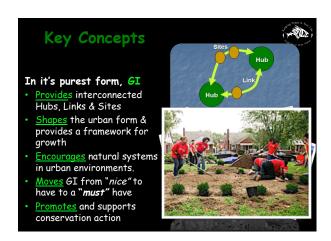




































Ten f	In SUMMARY Principles of Green Infrastructure The Infrastructure Linking Landscape & Communities Mark Benedict and Edward McMahon, 2006	
1)	Connectivity is key	
2)	Context matters	
3)	Grounded in science and land use theory & practice	
4)	Functions as a framework	
5)	Planned and protected before development	
6)	A critical public investment	
7)	Benefits nature and people (for generations)	
8)	Respects landowners and other stakeholders	
9)	Requires connections within and beyond the	
3)	community	
10)	Requires long term planning & maintenance	

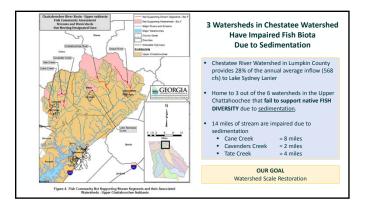
Insert Tab Organic Amendment Restoration

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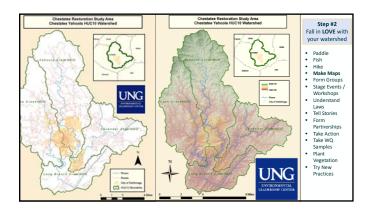
Organic Amendment Restoration of Degraded Upland Landscapes in the Chestatee-Yahoola Watershed

<u>Presenters</u> Dr. Justin Ellis, Director Jacob Roberts, GIS Specialist

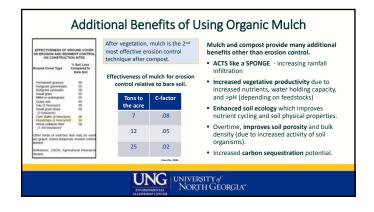




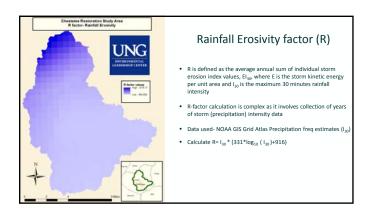
Sediment Impacts on Fish During heavy rains, turbid water clogs fish gills increasing the release of stress hormones. As sediment settles, it fills all the interstitial spaces in the stream bed (all the openings around the cobbles and pebbles). Interstitial spaces is where most fish food (benthic macroinvertebrates ie. aquatic insects) lives underneath the rocks. Biota Impairment Once this interstitial habitat has been destroyed, it prevents fish from laying their eggs in rock crevices or in the spaces between gravel. Step #1 - Recognize sediment impacts Step #1 - Recognize sediment impacts

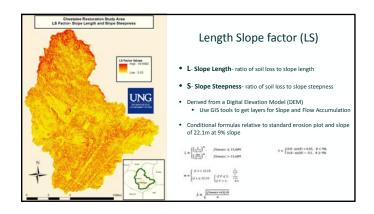


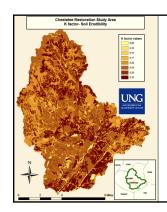




The Revised Universal Soil Loss Equation A = R*K*L*S*C*P where A = soil loss (tons/acre/year) R = rainfall erosivity factor K = soil erodibility factor L = slope length factor S = slope gradient factor C = crop/vegetation and management factor P = support practice factor (1 for watershed) (contour farming, strip cropping, cross slope, etc.)







Soil Erodibility factor (K)

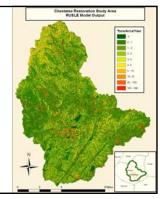
- Represents a soils susceptibility for particles to be detached by water
- Sourced from gSSURGO database
 Field called Kffact
- Low K values = soils resistant to detachment (High in Clay)
 High K values = soils prone to detachment (High in Sand/Silt)

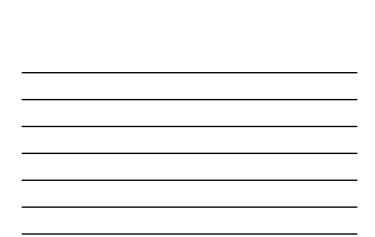
Land Cover Management factor (C)

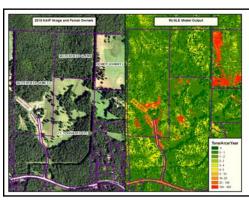
- Ratio of soil loss from a specific type of vegetation cover
- When RUSLE is done at the plot scale, precise values are associated with many different species of crops
- For the watershed scale, a few broader classes are used and the values are less precise
- We used 1m resolution imagery (4 band NAIP)
 Supervised classification into 6 classes
- Other potential sources include LiDAR data or National Land Cover Database (30m resolution)

The Revised Universal Soil **Loss Equation**

R*K*L*S*C*P(1)

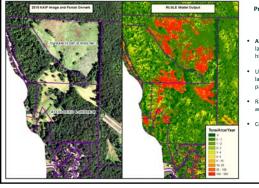






Prioritize Parcels and Land Use Classes For Restoration

- A values indicate landscapes with the highest erosion potential
- Using tax assessor parcel layer identify possible partners for restoration
- Rank parcels by tons per
- Consider other factors:
 Ease in access
 Feasibility
 Type of BMP



Prioritize Parcels and Land Use Classes For Restoration

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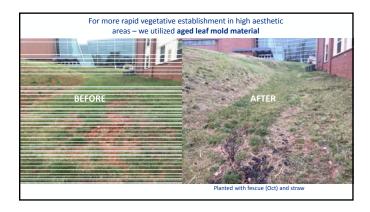
Developing Partnerships with Mulch Providers | Wilch Availability | Every county in the state of Georgia generates 100's to 1000's of tons of organic matter each and every year. | Targeting this material to priority area has the potential to transform catchment hydrology.

Straightforward Implementation

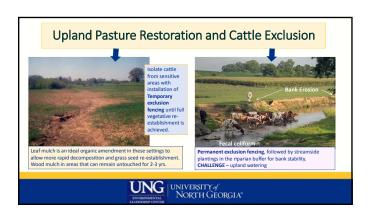




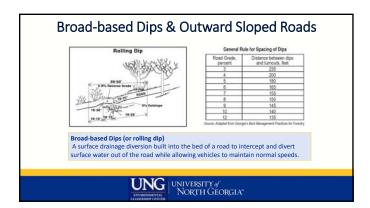


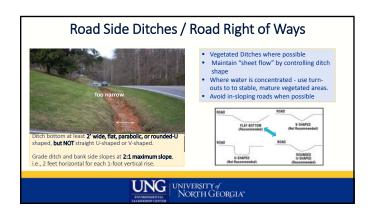


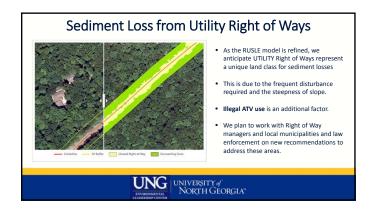


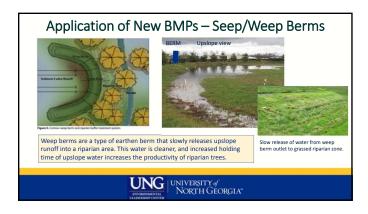


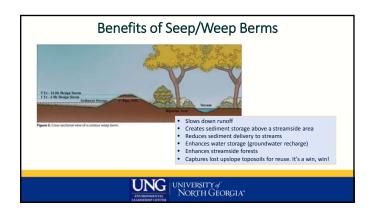


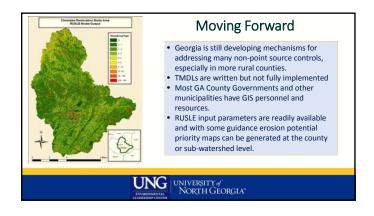














Insert Tab Mitigation Management

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Mitigation Banking in Georgia

Matt Peevy

- Founded **Mitigation Resource Group, LLC** in 2007.

 First consolidated holding company of bank credits in GA

 Primary investors established first stream bank in GA in 2001
- Serves as bank sponsor for 14 mitigation projects in GA
 Last bank was approved in 2015; Implemented in 2016
- Co-sponsoring mitigation proposal for Tired Creek impacts

- Founded Mitigation Management, LLC in 2010.
 Provides credit brokerage and ecological consulting services
- Exclusive sales agent for 25 banks in GA
 Principals have had direct involvement in over 35 mitigation projects combining for more than:

 120 miles of stream mitigation

 8,500 acres of critical habitat protection

GERA

GERA is a collaboration of mitigation bankers, environmental consultants, engineers, contractors, conservation non-profits, and other professionals that are active in and committed to an ecosystem restoration marketplace in Georgia.



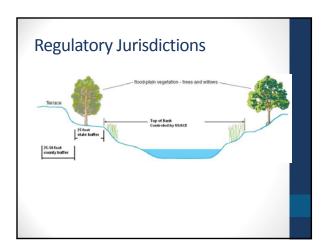
Types of Permits

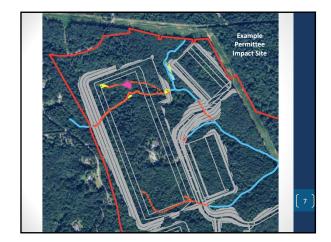
Federal:

- Nationwide for impacts less than 300 feet of stream or .5 acres of wetlands. Typically take 45-60 days to approve.
- 2. Individual for impacts greater than 300 feet of stream or .5 acres of wetlands. Typically take 6 months to a year.
- 3. Both permit types must prove avoidance, minimization, and mitigation (in that order).

State:

- 1. State Stream Buffer Variance
- 401 Water Quality Certification (included in Nationwide permits)





Who needs to purchase credits?

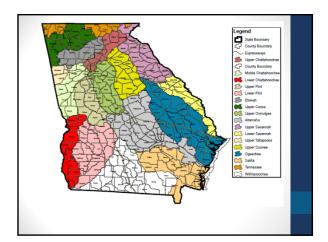
- Residential Developers
- Georgia Department of Transportation
- Commercial and Industrial Developers
- Pipeline Companies
- Power Line Companies
- Rail Road
- Counties and Cities
- Reservoirs

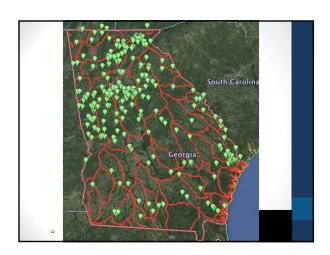
Types of Mitigation Projects

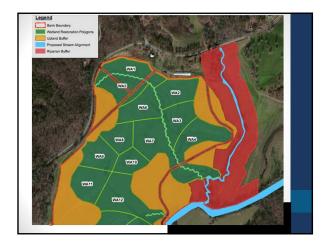
- Mitigation Banks: Credits are released to the bank sponsor based on activity and performance milestones. Credits are then sold speculatively to numerous permittees over time.
- 2. In-Lieu Fee (ILF): If bank credits are not available, permittees may be able to purchase credits from an ILF program. Once the ILF program has sufficient funds in a service area, it will issue an request-for-proposals for mitigation site development in that area. The funds are then released to the selected mitigation provider as its project meets activity and performance milestones and credits are released to the ILF program. Similar to a mitigation bank, except that credit revenues to the selected project sponsor are not speculative.
- 3. Permittee-Responsible Mitigation (PRM): If bank credits and ILF credits are not available, then permittees may be approved to implement their own mitigation project. However, often times permittees will still contract with mitigation providers to deliver the mitigation project for them. From a mitigation provider perspective, these projects are similar to ILF projects except that the client is the permittee rather than the ILF program, and there are no credit "releases" since the credits are not being transferred to third parties.

	(









Permitting Mitigation Banks

- Permitting Process:
 - IRT meeting
 - Site Visit
 - Submit Draft Banking Instrument (400-600 page document)
 - Public Notice Period, Respond to Comments
 - Submit Final Banking Instrument
 - Record Restrictive Covenants

Release Schedule Overview

 Milestone
 Credits Released (%)

 Approval (3 - 5 Years)
 10%

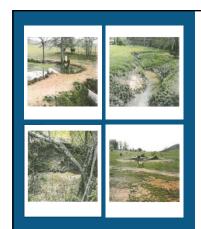
 Implementation (12-24 Months)
 10%

 Monitoring (7-10 Years)
 80%

 Total:
 100%

Monitoring and Maintenance

- Long Term Monitoring and Maintenance (7 years):
 - Geomorphic Measurements
 - Biological testing for fish and macro invertebrates
 - Water Quality
 - Tree Growth (301/acre with 50% survival rate)
 - Beaver, Hog, Invasive Species Control
- In order to receive future credit releases, we must demonstrate a quantifiable improvement ("ecological lift") in our tested scores over baseline conditions.



TYPICAL BEFORE RESTORATION



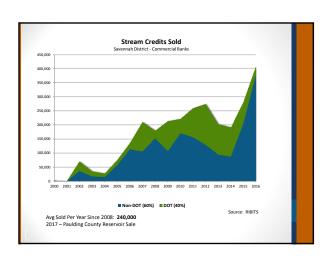


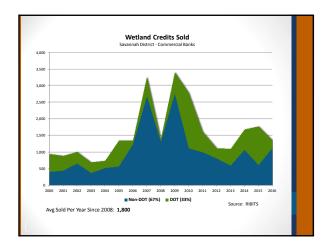
CASH IN		
CASITIN		
Stream Credit Sales	\$ 2,450,000	
Wetland Credit Sales	\$ 2,520,000	
Land Disposition	\$ 250,000	
TOTAL CASH IN	\$ 5,220,000	
CASH OUT		
Land	\$ (1,000,000)	
Survey & Engineering	\$ (120,000)	
Phase I Surveys	\$ (10,000)	
Appraisals	\$ (10,000)	
Environmental Consulting	\$ (100,000)	
Legal	\$ (25,000)	
Construction of Bank	\$ (500,000)	
Sales Commissions (6%)	\$ (298,200)	
Project Mgmt Fees	\$ (35,000)	
Monitoring Costs	\$ (175,000)	
Maintenance	\$ (60,000)	
Long Term Stewardship	\$ (100,000)	
TOTAL CASH OUT	\$ (2,433,200)	

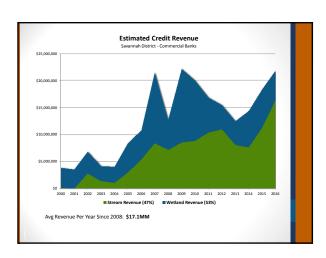


					Years	1	- 8								
Discounted Cash Flow Model Year (total) Year (calendar)		1 2014	2 2015		3 2016		4 2017		5 2018		6 2019		7 2020		8 2021
CASH IN															
Stream Credit Sales	\$		\$ 175,000	\$	175,000	\$	175,000	\$	175,000	\$	175,000	\$	175,000	\$	175,00
Wetland Credit Sales	\$		\$ 180,000	\$	180,000	\$	180,000	\$	180,000	\$	180,000	\$	180,000	\$	180,00
Land Disposition	\$	-	\$	\$	-	\$		\$		\$	250,000	\$		\$	
TOTAL CASH IN	\$		\$ 355,000	\$	355,000	\$	355,000	\$	355,000	\$	605,000	\$	355,000	\$	355,00
CASH OUT															
Land	\$	(1,000,000)	\$	\$		\$		\$		\$		\$		\$	
Survey & Engineering	s	(60,000)	\$ (60,000)	s		s		Ś		Ś		s		Ś	
Phase I Surveys	\$	(10,000)	\$ 	\$		\$		\$		\$		\$		\$	
Appraisals	\$	(10,000)	\$	\$		\$		\$		\$		\$		\$	
Environmental Consulting	\$	(50,000)	\$ (50,000)	\$		\$		\$		\$		\$		\$	
Legal	\$	(25,000)	\$ 	\$		\$		\$		\$		\$		\$	
Construction of Bank	\$		\$ (500,000)	\$		\$		\$		\$		\$		\$	
Sales Commissions (6%)	\$		\$ (21,300)	\$	(21,300)	\$	(21,300)	\$	(21,300)	\$	(21,300)	\$	(21,300)	\$	(21,30
Project Mgmt Fees	\$	(5,000)	\$ (5,000)	\$	(5,000)	\$	(5,000)	\$	(5,000)	\$	(5,000)	\$	(5,000)	\$	
Monitoring Costs	\$		\$	\$	(25,000)	\$	(25,000)	\$	(25,000)	\$	(25,000)	\$	(25,000)	\$	(25,00
Maintenance	\$		\$	\$	(20,000)	\$		\$		\$	(20,000)	\$		\$	
Long Term Stewardship	\$		\$	\$		\$		\$		\$		\$		\$	(100,00
TOTAL CASH OUT	\$	(1,160,000)	\$ (636,300)	\$	(71,300)	\$	(51,300)	\$	(51,300)	\$	(71,300)	\$	(51,300)	\$	(146,30
CUMULATIVE NET CASH FLOW	\$	(1,160,000)	\$ (1,441,300)	\$	(1,157,600)	\$	(853,900) 0.00%	\$	(550,200) 0.00%	\$	(16,500) 0.00%	\$	287,200	\$	495,9 -33.30%

			Years	9	- 15				
Discounted Cash Flow Model Year (total) Year (calendar)	9 2022	10 2023	11 2024		12 2025	13 2026	14 2027		15 2028
CASH IN									
Stream Credit Sales	\$ 175,000	\$ 175,000	\$ 175,000	\$	175,000	\$ 175,000	\$ 175,000	\$	175,000
Wetland Credit Sales	\$ 180,000	\$ 180,000	\$ 180,000	\$	180,000	\$ 180,000	\$ 180,000	\$	180,000
Land Disposition	\$ -	\$ -	\$ -	\$	-	\$ -	\$ -	\$	
TOTAL CASH IN	\$ 355,000	\$ 355,000	\$ 355,000	\$	355,000	\$ 355,000	\$ 355,000	\$	355,000
CASH OUT									
Land	\$	\$	\$	\$		\$	\$	\$	
Survey & Engineering	\$	\$	\$	\$		\$	\$	\$	
Phase I Surveys	\$	\$	\$	\$		\$	\$	\$	
Appraisals	\$	\$	\$	\$		\$	\$	\$	
Environmental Consulting	\$	\$	\$ -	\$	-	\$	\$ -	\$	
Legal	\$	\$	\$	\$		\$	\$	\$	
Construction of Bank	\$ 	\$ 	\$ 	\$		\$ 	\$ -	\$	
Sales Commissions (6%)	\$ (21,300)	\$ (21,300)	\$ (21,300)	\$	(21,300)	\$ (21,300)	\$ (21,300)	\$	(21,300)
Project Mgmt Fees	\$ 	\$	\$	\$		\$	\$	\$	
Monitoring Costs	\$ (25,000)		\$	\$		\$	\$	5	
Maintenance	\$ (,,	\$	\$	\$		\$	\$	\$	
Long Term Stewardship	\$	\$	\$	\$		\$	\$ -	\$	-
TOTAL CASH OUT	\$ (66,300)	\$ (21,300)	\$ (21,300)	\$	(21,300)	\$ (21,300)	\$ (21,300)	\$	(21,300)
CUMULATIVE NET CASH FLOW CUMULATIVE IRR	\$ 784,600	\$ 1,118,300 -9.87%	\$ 1,452,000 -3.13%	\$	1,785,700 1.75%	\$ 2,119,400 5.38%	\$ 2,453,100 8.15%	\$	2,786,800 10.28%

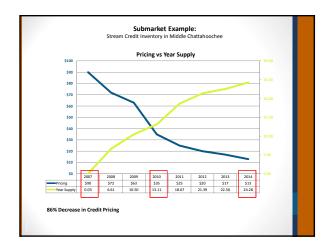






			Credit Sales		
Basin	Years	Credits	per Year	Remaing Credits	Years
Altamaha	13	(4,647.00)	(357.46)	6,641.00	18.58
Coosa	13	(120.60)	(9.28)	15.86	1.71
Etowah	15	(375.50)	(25.03)	307.12	12.27
Lower Chattahoochee	14	(874.44)	(62.46)	833.03	13.34
Lower Flint	0	-	-	0.00	-
Lower Savannah	19	(2,139.00)	(112.58)	1,281.00	11.38
Middle					
Chattahoochee	19	(873.02)	(45.95)	113.00	2.46
Ocmulgee	20	(1,070.00)	(53.50)	143.27	2.68
Oconee	15	(470.79)	(31.39)	70.80	2.26
Ogeechee	20	(4,084.00)	(204.20)	3,473.00	17.01
Satilla	13	(1,676.00)	(128.92)	4,956.00	38.44
Tidal	20	(752.09)	(37.60)	574.00	15.26
Tennessee	10	0	-	19.40	-
Upper Chattahoochee	13	(67.99)	(5.23)	201.53	38.53
Upper Flint **	13	(4,715.58)	(362.74)	3,094.00	8.53
Upper Flint **	13	(4,715.58)	(43.00)	3,094.00	71.95
Upper Savannah	13	(87.06)	(6.70)	0.67	0.10
Withlacoochee	17	(3,048.00)	(179.29)	4,495.00	25.07

			Stream	l .	
			Credit Sales		
Basin	Years	Credits	per Year	Remaing Credits	Years
Altamaha	13	(197,384.00)	(15,183.38)	698,561.00	46.01
Coosa	13	(235,923.00)	(18,147.92)	303,611.00	16.73
Etowah	13	(417,274.00)	(32,098.00)	661,703.00	20.62
Lower Chattahoochee	13	(161,373.00)	(12,413.31)	314,774.00	25.36
Lower Flint	0	-	-	0.00	-
Lower Savannah	13	(105,540.00)	(8,118.46)	86,172.00	10.61
Middle					
Chattahoochee	13	(398,677.00)	(30,667.46)	1,120,696.83	36.54
Ocmulgee	13	(281,307.00)	(21,639.00)	953,520.00	44.06
Oconee	13	(316,056.00)	(24,312.00)	507,927.00	20.89
Ogeechee	5	(18,446.00)	(3,689.20)	197,934.00	53.65
Satilla	0	-	-	0.00	-
Tidal	0		-	0.00	-
Tennessee	10	(4,917.00)	(491.70)	27,868.50	56.68
Upper Chattahoochee	13	(308,806.00)	(23,754.31)	643,772.00	27.10
Upper Flint	13	(210,695.00)	(16,207.31)	666,483.00	41.12
Upper Savannah	13	(202,491.00)	(15,576.23)	323,257.61	20.75
Withlacoochee	13	(28,891.00)	(2,222.38)	12,226.75	5.50



Why is year supply of credits important?

- Appropriately priced mitigation reinforces avoidance & minimization
- Financial bank failure can lead to regulatory bank failure
- More efficient allocation of regulatory resources

MARKET CHALLENGES Regulatory Standard Service Areas SOP Credit Generation Success Guidelines Mitigation Hierarchy Preferences (Key Personnel) Market Supply – Existing Banks, Future Competition, Barriers to Entry Demand – Historical Sales, Future Estimates, Demand Drivers Project Bank Approval Implementation & Maintenance Monitoring & Performance Standards

FUTURE OF BANKING IN GA

- 1. Definition of "Waters of the United States"
- 2. Trump Administration Changes
 - Infrastructure Bill
 - 2. Faster permits
 - 3. Pro Mitigation Banking?
- 3. SOP "No Net Loss" Fix
 - 1. USACE currently working on fix
- 4. GIS Enforcement
- 5. New Credit Programs
 - a. USFWS Darters, Bats, Migratory Birds, etc.
 - b. NMFS Essential Fish Habitat, others
 - c. DOI currently curbing most of these programs?

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