

## OWDA Loan Submission Portal Instructions

### Step 1:

---

Go to OWDA's website homepage at [www.owda.org](http://www.owda.org) and then click on the Loan Application link listed under QUICK LINKS on the left side of the home page or use the following web address:  
[www.owda.org/application-forms](http://www.owda.org/application-forms).

### Step 2:

---

Complete and obtain the appropriate documents for your loan request. These documents are located at [www.owda.org/application-forms](http://www.owda.org/application-forms).

For example, a Fresh Water construction loan for a water or sewer project would require the following documents:

- Loan application (from website)
- Projection of Revenue (Page 7 of the loan application document)
- Rate ordinance
- Bid tabs/Construction Engineers Estimate
- Current year operating budget for the applicable water/sewer/stormwater system.  
*Examples: Loan is for a storm water project. Local Government Agency (LGA) collects a storm water fee, the LGA would upload the operating budget for the storm water fund. If LGA does not have a separate storm water fund and intends to pledge sewer revenues as collateral for the loan, the LGA would upload the sewer operating budget. If the loan is for a water and sewer project, the LGA would upload both the water and sewer operating budgets.*
- Authorizing legislation (example on website)
- General certificate (template on website)
- Legal opinion letter (template on website)
- Cooperative loan agreement (This document must be mailed to OWDA due to the original signature requirement)

### Step 3:

---

Click on the loan portal link on OWDA's website to obtain an email that contains a link to begin the process or type the following in your web browser:

<https://webforms.owda.org/forms/loanprequalification>

NOTE: If you are submitting more than one application, multiple links will need to be requested. For example, if you are submitting a loan application and an application for an unsewered area grant, you will request two separate links.

**Step 3-1:**

Clicking on the link will open the following form.

The person identified as the contact person in the application portal should be the person responsible for the preparation and submission of the application. The contact person will receive an application portal link by email and will also be the person called if there are questions on the information provided in the application.

For example, the contact person could be an RCAP representative, consultant, or the person at the local government that prepared the application and can answer questions, not necessarily the person authorized to enter into contact with OWDA for the loan.

## Loan Application Request Form



LGA Name\*

Project Name\*

Loan Type\*  
 Planning  Construction

Estimated Loan Amount\*  
\$

Please enter the contact name, title, organization, email, and phone number of the person that should receive the email to complete the online application process.

Contact Name\*

Contact Title\*

Contact Organization\*

Contact Email\*

Confirm Email\*

Contact Phone Number\*

**Step 3-2:**

After submission of the form, the following dialog box should appear.

Thank you!

Your form has been submitted. You will receive an email with the application shortly. If you do not receive an email within 24 hours, please contact the Loan Officer at 614-466-0228.

Download

Print

Email

## Loan Application Request Form



LGA Name\*

Local Government Agency

Project Name\*

Name of Project

Loan Type\*

Planning  Construction

Bid Date\*

1/4/2019

Estimated Loan Amount\*

\$ 750,000.00

Please enter the contact name, title, organization, email, and phone number of the person that should receive the email to complete the online application process.

Contact Name\*

Jane Doe

Contact Title\*

Rural Development Specialist

Contact Organization\*

RCAP

Contact Email\*

[kkillian@owda.org](mailto:kkillian@owda.org)

Confirm Email\*

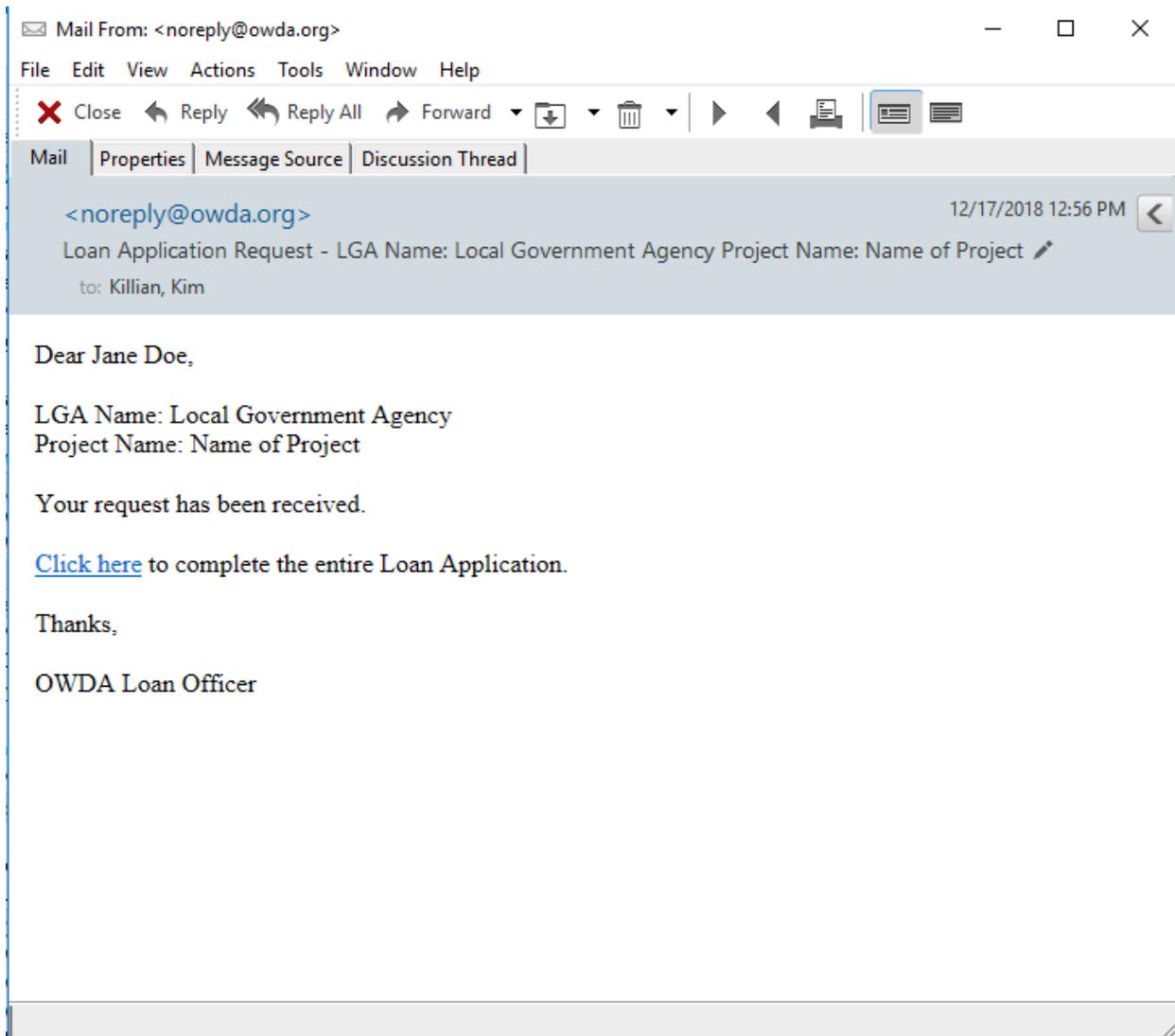
[kkillian@owda.org](mailto:kkillian@owda.org)

Contact Phone Number\*

614-466-0228

### Step 3-3:

A confirmation email will be sent to the contact person with a link to the loan application portal. If an email is not received within 24 hours, please contact OWDA.



**Step 4:**

Upload the application documents. The following is an example for a construction loan:

## Loan Application



**LGA Name\***  
Local Government Agency

**Contact Name\***  
Jane Doe

**Contact Title\***  
Rural Development Specialist

**Contact Organization\***  
RCAP

**Contact Email\***  
kkillian@owda.org

**Contact Number\***  
614-466-0228

**Project Name\***  
Name of Project

**Loan Type\***  
Construction

**Project Type\***

1

The OWDA board meets the last Thursday of each month (with the exception of November and December). Please indicate the month you would like the OWDA board to consider approval of the loan.\*

2

Please indicate the type of application that is being submitted (Fresh Water, Unsewered Area Grant, Loan Advance Program, and Solid Waste Loan Program).\*

3

**Estimated Time of Construction (in months)**

4

Estimated Loan Amount\*

\$ 750,000.00

Term

## Required Uploads

DIRECTIONS: CLICK TO UPLOAD, OR DRAG AND DROP FILE. MORE THAN ONE FILE MAY BE UPLOADED PER CATEGORY. FOR EXAMPLE, IF A PROJECT HAS MORE THAN ONE CONTRACTOR, MULTIPLE BID TABS CAN BE ADDED.

Application\*

Upload

Projection of Revenue\*

Upload

Rate Ordinance\*

Upload

Current Year Operating Budget for Water System or Wastewater System\*

Upload

Construction Bid Tabs or Engineer's Estimate\*

Upload

## Additional Uploads

NOTE: THE FOLLOWING DOCUMENTS ARE REQUIRED TO COMPLETE THE LOAN PROCESS, HOWEVER, THEY MAY BE PROVIDED AT A LATER DATE IF THEY ARE UNAVAILABLE BY THE APPLICATION DEADLINE.

Engineering Agreement (if applicable)

Upload

Findings and Orders (if applicable)

Upload

Legal Letter

Upload

General Certificate

Upload

Authorizing Legislation

Upload

Other

Upload

Submit

Save as Draft

1. **Project Type:** Indicate if the project is for water, sewer, stormwater, or solid waste. If the project is for more than one type, choose the type that is the largest component.
2. **The OWDA board meets the last Thursday of each month (with the exception of November and December). Please indicate the month you would like the OWDA board to consider approval of the loan:**
3. **Please indicate the type of application that is being submitted (Fresh Water, Unsewered Area Grant, Loan Advance Program, and Solid Waste Loan Program).**

As noted in Step 3, if you are submitting more than one application for an LGA, only upload one application per link. For example, if you are submitting a loan application and an application for an unsewered area grant, you will use two separate links.

4. **Estimated Time of Construction:** Enter construction time in months.
5. **Estimated Loan Amount:** This number carries over from the initial inquiry.
6. **Term:** Enter term.

Please note, multiple documents can be uploaded per category in the “Required Uploads” and “Additional Uploads”. Click on the upload button or drag and drop files onto the category.

#### **REQUIRED UPLOADS**

1. **Application:** This document is available on OWDA website. It requires signature/date so it will need to be scanned then uploaded.
2. **Projection of Revenue:** This document is contained within the application document. It requires signature/date so it will need to be scanned then uploaded.
3. **Rate Ordinance:** Upload all pertinent rate ordinances to show how the current monthly user rate is calculated and include any future rate increases.
4. **Current Year Operating Budget for Water System or Wastewater System:** Upload budget for current year that shows anticipated revenue and expenses for the system or systems included in the loan application.
- 5-1. **Construction Bid Tabs or Engineers Estimate:** Construction bid tabs are required to present the loan to the OWDA board for approval. If bid tabs are not available by the application deadline, upload the engineer’s estimate and then follow-up with the OWDA loan officer with the construction bid tabs once they are available.
- 5-2. **Engineering Agreement** if the loan is for planning/design only.

**ADDITIONAL UPLOADS: Note: The following documents are required to complete the loan process, however, they may be provided at a later date if they are unavailable by the application deadline.**

6. **Engineering Agreement (if applicable):**

- 7. **Findings and Orders (If applicable):**
- 8. **Legal Letter:** Template on OWDA’s website.
- 9. **General Certificate:** Template on OWDA’s website.
- 10. **Authorizing Legislation:** Template on OWDA’s website.
- 11. **Other:**

**12. Submit or Save as Draft Button**

Click “Save as a Draft” and the following box will pop up:

- 1. Enter your email address.
- 2. Create your own password – type twice.
- 3. Click “Save”.

Save Draft

Enter an email address and password below. A link to your draft will be emailed to you. You will need your password to access the draft.

Email

Value is required.

Create a password

Confirm password

Save Cancel

Confirmation box will appear.

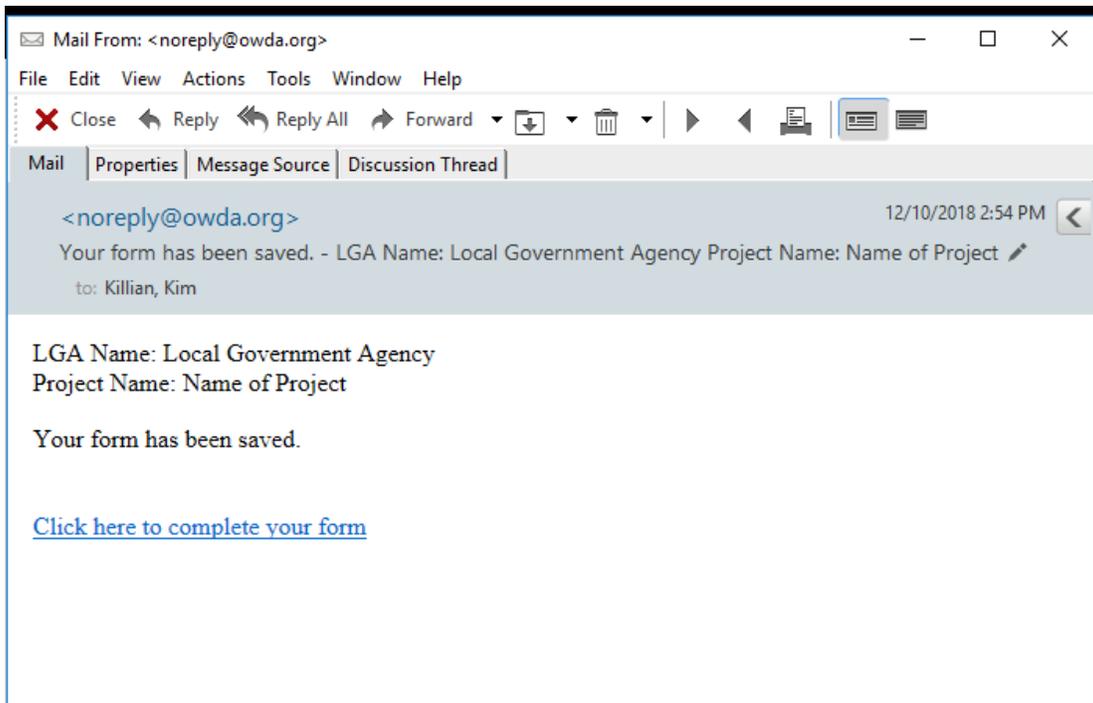
Thank you!

Your draft has been saved. [Return to your draft.](#)

If you do not receive a link to the draft in an email, check your spam or junk folder.

Powered by Laserfiche Forms

If you save the draft, a confirmation email will be sent to your inbox:



**Step 5:**

Click submit after documents have been uploaded. The following screen will open.

Thank you!

Your form has been submitted.

Download

Print

Email

## Loan Application



LGA Name\*

Local Government Agency

Contact Name\*

Jane Doe

Contact Title\*

Rural Development Specialist

Contact Organization\*

RCAP

Contact Email\*

[kkillian@owda.org](mailto:kkillian@owda.org)

Contact Number\*

614-466-0228

Project Name\*

Name of Project

Loan Type\*

Construction

Project Type\*

Water

**Step 6:**

A confirmation email will be sent once OWDA has performed a cursory review of the attachments.

