

State of Ohio
OHIO WATER DEVELOPMENT AUTHORITY
JOB DESCRIPTION

POSITION TITLE: LOAN ANALYST

REPORTS TO: Deputy Director,
Programs Operations
DATE: October 2024

FLSA STATUS: Non-Exempt
ANNUAL PAY RANGE: \$73,500 - \$83,000

JOB SUMMARY:

The Loan Analyst works with local government agencies to plan, structure, and award loans and grants for environmental infrastructure projects. Analyzes the financial capacity of local government agencies, and provides risk analyses to the Loan Officer.

ESSENTIAL JOB FUNCTIONS:

1. Assists local governmental agencies with the loan application process, including identifying the proper loan program.
2. Reviews all loan applications and makes recommendations for approval to the Loan Officer.
3. Monitors the financial strength of OWDA borrowers through ongoing analysis of the financial health of communities with outstanding debt toward OWDA.
4. Processes and encumbers loans in Loan Processing program and makes them available to the other OWDA staff to enable the disbursement of funds to local government agencies.
5. Maintains knowledge on the status of assigned projects from conception through construction. Ensures that all planning loans are paid-in-full at the beginning of construction.
6. Coordinates the loan award process with other state agencies for co-managed loan programs.
7. Provides technical assistance to local governments on funding sources, structuring of loans and other financial transactions, project implementation, legal documents, utility rates, and other issues.
8. Participates with OWDA staff to develop policy and procedures for new and existing OWDA funding programs.

OTHER JOB FUNCTIONS:

9. Represents the Authority to state and local governments and to professional associations
10. Cooperates in making and maintaining an office environment supporting a teamwork approach to the overall function of the Authority.
11. Provides prompt customer service in a courteous and helpful manner.
12. Performs other duties as assigned.

SUPERVISORY RESPONSIBILITIES:

None

WORK ENVIRONMENT:

Typical office environment, with minimal exposure to excessive noise or adverse environmental issues.

QUALIFICATIONS AND REQUIREMENTS:

The incumbent must:

1. Hold a minimum of a Bachelor's Degree from an accredited institution or have equivalent experience.
2. Prefer a degree in Finance or Accounting.
3. Be able to communicate complex matters clearly and precisely, both orally and in writing.
4. Be able to successfully manage multiple priorities and tasks.

5. Have a working knowledge of Microsoft Office applications.
6. Have strong organizational and planning skills.
7. Have the ability to be flexible to the work environment.
8. Have the ability to work independently and as a team in a remote work environment.
9. Have the ability to manage time, expectations, and priorities to build a work schedule and utilize self-motivation that maintains momentum and progress.
10. Have the ability to identify, evaluate, and generate information in a digital format.
11. Possess emotional intelligence to be self-aware, empathetic, resilient, and adaptable.
12. Possess digital literacy skills to stay current with digital tools and techniques.
13. Be able to meet the following physical requirements with or without reasonable accommodation:
 - a. Remain stationary, move about, transfer and control items or equipment
 - b. Reach
 - c. Communicate and exchange information
 - d. Comprehend and interpret text, spreadsheet, and graphical documents
 - e. Transport and manage objects weighing up to 25 pounds

The Functions, Qualifications, Responsibilities, and Requirements listed above represent the essential functions of the job, which the incumbent must be able to perform either with or without reasonable accommodation. The listed Job Functions do not necessarily include all activities that the incumbent may perform.